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THE NEW STATESMAN AND NATION—The Week-end Review. *Incorporating The New Statesman, The Nation and Athenaeum, Week-end Review.*

WHERE M. Blum failed, M. Chautemps has been allowed to succeed. He has secured from Chamber and Senate the powers denied to his predecessor and, up to August 31st, can govern France, in the economic field, by decree. After the loss of £70,000,000 of gold in the past four weeks, the attempt to keep the franc's exchange value stable is temporarily abandoned; the currency will be allowed to slide, subject to such steadying influence as the Treasury, in co-operation presumably with London and Washington, can contrive to exert. The Government's first step will be to deal with the formidable budgetary situation. The Treasury is empty and has to find between 15 and 18 milliards to meet obligations falling due by the end of the year; there is a deficit of nearly 8 milliards on the ordinary budget for 1937; and a slightly greater expenditure to be financed by loans on the extraordinary budget. A balance is to be restored by substantial increases in both direct and indirect taxation, as well as in railway fares.

M. Chautemps' Dilemma

Can the trick be worked? The difficulties involved in the "management" of an unstabilised franc are discussed by "Dives" in our City page. From a wider point of view the obvious dangers are two-fold. On the one hand, increased indirect taxation, coupled possibly with a sharp increase in living costs brought about by currency depreciation, may shatter the Front Populaire unless M. Bonnet, who is a very pale-pink Liberal, gives convincing proof that he is really soaking the rich and punishing the speculator. On the other hand, M. Chautemps has so far given no indication that he intends to bow before the bankers and reverse M. Blum's programme of social legislation. Big Business may yet use the franc as a weapon for further political blackmail, and it yet remains to be seen whether the forthcoming decrees will tempt French capital back to France or induce its holders either to lend to the Government or invest in industry. If not, a solution of the problem will have to be sought afresh. If the capitalists will neither pay taxes nor use their money to make capitalism work, there is only one course for the Government to take. But we doubt if M. Chautemps is the man to take it.

The Spanish Struggle

While the Non-Intervention Committee quarrels over what it shall do next, General Franco's army of Moors, Spaniards, Italians and Germans is pushing on steadily from Bilbao to Santander. On Tuesday it captured

Valmaseda, a town on the western edge of the Basque country, a little over thirty miles from Santander. The Asturians are putting up a stiff fight, but here, as elsewhere, the defence is handicapped by its weakness in artillery, aeroplanes and anti-aircraft guns, as well as by the refugee problem. It is reported that something like 70,000 Basque refugees are now in Santander, struggling to get scraps of food from a population that is already severely rationed, and swarming to the quays in the hope of escaping on one of the few ships which are leaving the port. There are four or five large Spanish passenger vessels held up at Bordeaux which could evacuate many thousands of these unfortunates. But the British Government refuses a naval convoy—on the flimsy excuse that there is no control in Santander to prevent other than non-combatants embarking. There is a quite adequate control, as Miss Eleanor Rathbone shows in a letter in our Correspondence columns. The Government is covering itself, and the British Navy, with shame by the policy it has recently been pursuing, first at Bilbao and now at Santander.

M. van Zeeland's Mission

M. van Zeeland, though his mind must be somewhat distracted by the amnesty crisis in Belgium, which seems to be threatening his Government's survival, has not allowed himself to be diverted from pursuing his mission in the United States as the delegate of Europe with a mandate to explore the possibilities of greater freedom for trade. His first concern in his public utterances has been to disabuse American opinion of the widely prevalent idea that what he really wants is not trade freedom but loans. The question of trade is, of course, closely bound up with that of armaments; and it is undoubtedly part of M. van Zeeland's mission to discover how far American participation can be secured for an attempt to secure, in a conjoint settlement, a relaxation both of the rearmament race and of the policy of economic nationalism which is closely associated with it. Broadly, what M. van Zeeland is saying is that there is no need to worry about loans, because no one will lend money abroad until the tension is relaxed, and, as soon as it is relaxed, there will be so great a rush to lend that the problem will disappear. Meanwhile the International Chamber of Commerce, meeting in Berlin, has been listening to General Göring and Dr. Schacht explaining why Germany must have adequate supplies of raw materials under her political control and, despite her "manifest will to peace," must go on rearming to the utmost until she gets them. "A country which owns cheap rubber forests," said Dr. Schacht, "will not want to build dear artificial rubber factories."

Training Germany's Youth

Last November a delegation consisting of officials of the Board of Education and the Scottish Education Department, accompanied by a few other experienced observers, visited Germany in order to study methods of physical training in that country. Their report (Educational Pamphlet No. 109, H.M. Stationery Office, price 1s.) gives an interesting picture of a nation in which *mens insana in corpore sano* has become an objective pursued with fanatical fervour by the authorities. The delegation was impressed by the importance attached to physical training and athleticism in Nazi Germany at all stages of life. The new "Napoli" schools, designed by Hitler to turn out a sort of Nazi Samurai, have as their first aim "the cultivation of healthy, hardy bodies, patient of toil and fatigue and heat and cold, and inured to stress and strain." In the universities physical training is given "as important a place as that held by academic subjects." The conception behind the nation-wide Hitler-Jugend Movement is described as that of a people "at war" with circumstances, in which the country's entire youth is being forced, at the cost of intense nervous strain, to regard the body as a machine which must be kept at the highest pitch of efficiency and the mind attuned to maximum, dog-like receptivity to the behests of Nazi ideology. The report is in the main an objective description of things seen, but the delegation was clearly alarmed at the ultimate results which may emerge from this intensive physical training of cannon-fodder discouraged from all independent thought.

The Church Struggle in Germany

Totalitarianism is still incomplete in Germany. Hitler has now issued a decree placing the finances of the Protestant Church in the hands of the Nazi Minister for Church Affairs. No salaries will in future be paid to pastors who are not approved by the Minister and no church collections will be permitted except for purposes sanctioned by the State. Meanwhile the struggle with the Catholic Church continues unabated. The Bishops are protesting at the inspired press reporting of the "immorality trials" which hide the very pertinent fact that one at least of the accused was a Nazi Party member who was being disciplined by the Church before he was arrested. In short, the trials are merely part of the Nazi campaign against the Church as a whole. This campaign has been largely successful in destroying both Protestant and Catholic Youth organisations. The Church, however, still puts up a steady fight which arouses sympathy throughout the democratic world—sympathy that has been increased by the news that the Catholic Bishop of Berlin has just called Hitler's attention to an attempt to assassinate Cardinal Faulhaber in Munich. Those who wish for details of the Church struggle that escape the ordinary newspapers will find a useful summary in a bulletin entitled *Kulturkampf*, which is published three times a month (address, Kulturkampf Association, 19 Southampton Buildings, Chancery Lane, W.C.2).

The C.I.O. and the Steel Strikes

The Federal Government's attempts to settle the American steel strikes seem to have collapsed, and under the protection of police and armed forces a number of men have gone back to work at some of the plants. The Bethlehem Company's Cumbria mill at Johnstown, in Pennsylvania, had barely restarted when it was stopped again by the failure of its water supply, the water mains having apparently been blown up with dynamite. There are allegations of other plots to blow up key points in order to prevent the mills from restarting; but whether there is truth in them it is still impossible to say. However, tempers are undoubtedly running higher, and ugly incidents abound. The employers say that the strike is breaking, and this may be true. Most people supposed,

after the capitulation of United Steel and General Motors, that the C.I.O. had only to ask the independent steel companies, and what they asked would be added unto them. The consequence was that the strikes were forced on long before Mr. Lewis was ready, and it is quite possible that the C.I.O. will have to give way. A setback at the hands of the steel companies will be a serious blow to the C.I.O., but it will not necessarily check its progress elsewhere. Unreported in the British papers, which concentrate attention on the steel strikes, the C.I.O. has been winning a host of lesser victories elsewhere. The tide of unionisation is still running strong all over the United States; and even the A.F. of L. Unions are becoming more militant.

The Government and the Land

The Government's new agricultural proposals were hopefully and amiably expounded by Mr. W. S. Morrison in the Commons on Tuesday. They are, as one of his critics said, commendable in parts. The grants for the improvement of land drainage are to be welcomed, as also is the encouragement promised to the use of lime and basic slag. But the continuous extension of subsidies—and in particular their application to oats and barley—is open to grave objection. The Government, as Mr. Tom Johnston said, are pouring these subsidies into an unregulated industry, and are, in fact, doing their best to bolster up finance and capitalism in agriculture. The Minister assured the House that steps were being taken to prevent the lime and basic slag subsidy, or a large proportion of it, getting into the pockets of the merchants. But there are other parts of the Government's agricultural policy which are unduly—indeed scandalously—favourable to the middlemen, and which cannot be represented as a square deal between producers and consumers. And one section of the producers—the largest and not the least important—is left to stew in its own juice. Agricultural labourers, it is true, are now insured against unemployment. But their wages, as was urged not only by the Opposition but from the benches on the Government side, remain far below any decent standard of living.

The Marriage Bill

The debate in the Lords which ended in the Marriage Bill securing a second reading without a division brought into prominence two of the measure's most serious defects. Speech after speech emphasised the inhumanity of Clause 1, debarring injured parties from obtaining a divorce until after five years of marriage—a proviso calculated to increase illicit unions rather than strengthen the ties of matrimony. Amendments, either striking this clause out of the Bill or giving discretionary power to judges to shorten the period, have already been lodged. Still more objectionable is Clause 4, which Lord Atkin interpreted to mean that in future the onus of disproving collusion would be thrown on the petitioner. The promoters of the Bill can hardly have intended to introduce a principle so vicious in law and unfair in practical application. The chances of the Bill becoming law now seem problematic. It will hardly pass the Lords without amendment of these and other clauses; and, even if the Upper House is more speedy than usual in the Committee stage, which begins next Wednesday, the end of the session is not far distant. Moreover, if what Lord Atkin described as the "12½ per cent. discount offered to opponents of the Bill" is whittled away by advocates of a saner, more liberal treatment of divorce, there is a strong prospect of the reactionary obstructionists in the House of Commons rallying their forces and negativing the Lords' amendments.

A Labour Party Reform

Dr. Dalton, the Chairman of the Labour Party Executive, has just announced an impending change of considerable importance in the Party's constitutional machinery. Under the present rules the members of the national Executive are representatives of the various sections comprising the Party—Trade Unions, Socialist societies and Co-operators, constituency Labour Parties, and women. But while each section (except the women) nominates its own candidates, the election is by the Annual Conference as a whole, so that the Trade Unions with their vastly greater numbers (their strength is nearly 2,000,000, as against the 400,000-odd of the Constituency Parties) inevitably dominate the voting—and can and do thwart the wishes of the Parties. This has been felt as a serious grievance by the local Labour Parties, and a reform has long been pressed for. The Executive has now decided to recommend that the delegates of the Constituency Parties at the Conference shall elect their own representatives, and that the number of those representatives shall be increased from five to seven. It is a wise decision, which should do much to remedy internal discontents. If it is endorsed by the Annual Conference in October, as it doubtless will be, the change will come into force then and there.

Labour's Progress

This decision about the Constituency Parties is only one of a number of signs of effort on the part of the official leadership of the Labour Party to remove discontent. A national campaign has been announced; Mr. Herbert Morrison, whose propaganda was so brilliantly successful in the last L.C.C. elections, has been named as the head of a new Labour publicity drive and area conferences on policy have been arranged throughout the country. All this is excellent and it will no doubt have some effect on the electorate as time goes on. But for the moment Labour is conspicuously unsuccessful in persuading the electorate to transfer allegiance from the National Government—so much so that the *Times* with delicious naivety complains that democratic government needs a stronger Opposition! What the *Times* would say of the Opposition if it really looked dangerous and threatened National Government—the point of which is supposed to be that it supersedes parties—we can all guess. The truth is that for a long time past the Labour Party has made no progress, and one reason—by no means the only reason—has been, as we have suggested, too much desire for respectability, too much appearance of being more keen on stamping on the Left than attacking the Right. "Unofficial" activities from below are disliked and not encouraged by Transport House. We could quote many instances of quite unnecessary "discouragement" and show that it has had a serious effect on party loyalty.

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THE LAST CHANCE IN SPAIN

WE shall know after this issue has been printed whether anything survives of the scheme of control and "non-intervention" in Spain. The most probable guess is that the usual delaying tactics of the Dictators, seconded by the timidity and irresolution of the two Western Powers, will postpone any decision until some action by the Germans or the Italians blows up the whole flimsy edifice. In the meantime, the control, as planned, has ceased to operate. The authorised naval watch over the eastern coast has come to an end, though the warships of the Fascist Great Powers are doubtless still collaborating with Franco's little fleet, as they always did. On the Portuguese frontier the Fascist Government of Lisbon has "suspended" the control; the British officials appointed to work it have no longer the right to question the despatch of arms by this well worn channel. Finally, the German and Italian observers, who should be on board merchant ships sailing to Spain, have resigned. There is, to be sure, a paper scheme in readiness that divides the naval control between the British and French fleets, but it awaits the pleasure of the Dictators, and there is ample reason to suppose that they will continue to refuse their consent.

Some are urging the Government to be bold and to set up Anglo-French naval control without asking the Dictators' leave. If the naval control amounted to a blockade it would mean that German-Italian troops would be cut off from home supplies; in this form the suggestion amounts to an ultimatum to Germany and Italy to withdraw their troops. If anything less drastic is envisaged and the control merely means the refusal to allow more arms or men to reach either side by land or sea, the result would be greatly to favour General Franco by stereotyping the immensely superior foreign aid that he already possesses. He has certainly 80,000, possibly 100,000, Italian and German troops, the latter all skilled technicians or officers. The Republic has at most 10,000 international volunteers, few of them highly trained. Franco has now, for the first time, as the Bilbao campaign showed, an adequate armament of heavy artillery, including 12-inch guns, capable of destroying the best entrenchments; this reached him recently, probably after the control came into operation. The Republic has no heavy guns (or to be accurate, precisely one) and is short even of field artillery. But the graver problem arises in the air. Here there is no control, not even a pretence of it. In fact, as our own correspondent's despatches from Bilbao have shown, bombers of the latest German model have arrived, literally in hundreds, during the last two months. They arrived, as Mr. Brailsford reported, via Genoa, Sardinia and Majorca. This will continue, whatever may be done to tighten or re-model the naval watch. On the other hand, for geographical reasons (given the "correct" behaviour of France) aeroplanes or parts can reach the Republic only by sea. Non-intervention has worked very effectively in preventing the arrival of Russian or other aid to the Spanish Government.

It is clear, then, what the control as at present operated means. It stereotypes Franco's advantage, the result of previous interventions; it does effectively blockade the Republic, but it allows Franco, and Franco only, to receive continuous aerial reinforcement, with which he may, as time goes on, reduce every loyal city to ashes.

Can these defects be remedied? Since the route of the invading planes is known, we should suppose that the establishment of an aerial control, British or French or joint, at the Balearic Isles presented few technical difficulties. It may be argued that, if further German planes were despatched, this control would be useless unless the patrolling squadron were prepared to stop, and if necessary shoot down, any plane that tried to pass. But would air reinforcements actually be sent to Franco if Berlin and Rome understood that London and Paris "meant business?" At present no notion so wild could possibly cross their minds.

Again, with regard to the foreign troops in Spain, it may be said that we cannot go and physically evict them. Certainly not. But the two Governments have only to say something of this kind: "We will again permit, and even encourage, the despatch of aeroplanes, the enlistment of men for the Republic's service in our two countries and others until their numbers equal Franco's foreign contingents. They shall be equally well armed, and with our official smiles behind them, it is probable that the best and most skilled will volunteer. Leave will be freely granted to the right sort of volunteer from the regular forces. Meanwhile, our ships will watch Franco's ports. We shall do only what you have hitherto done, and we shall do it to precisely the same extent, till conditions are equalised. This scheme will begin to work a fortnight hence, unless in the meanwhile an appreciable body of your troops has actually quitted Spain." This is no doubt to elaborate the tactic in an unnecessarily dramatic way. We believe that if much less than this were said and meant, however drily and quietly it were said, the desired effect would follow.

Something like this the British and French Governments would do, if they "meant business"—if, that is to say, they really intended to put an end to Fascist aggression in Spain or if they simply meant to hold the balance even in Spain. If it be argued that determined action of this kind would involve risks, the answer is that nothing much less than this would avail now, merely for the reason that these two Governments never have "meant business." Experience has brought the Dictators to believe that the British Government, doubtless with its customary tepidity, is on the whole on Franco's side, and that the French, thanks to the Radicals in their coalition, are in the pocket of the Foreign Office.

Perfectly happy in this belief, Hitler and Mussolini have sent to Franco all he requires for victory, though even so, against Spanish obstinacy and courage, it will be a very slow and costly operation. They have now thrown over even the pretence of formal neutrality implied in their membership of the London Committee. Mussolini writes, it is said with his own pen, public comments on the achievements of his forces in Spain. The casualty lists, heavy though they are, are at length published. The intervention is so open that it amounts to war without a declaration—a formality rare in the modern world. Hitler has this week excelled himself in cynical honesty, for he explained at Würzburg why he sent his bombers to destroy Guernica: "Germany needs to import ore. That is why we want a Nationalist Govern-

ment in Spain—to be able to buy Spanish ore." This, then, is not even an "ideological" crusade, as the innocent Mr. Eden affects to believe. It is, like most modern wars, an adventure in economic imperialism.

British policy veers with a crudity that fills competent observers with disgust. The only guiding idea is to break the Rome-Berlin "axis." Six months ago, Germany was the enemy; Mussolini was a gentleman, and Mr. Eden thought he had detached him from the other Dictator by the Mediterranean Agreement. Then came the despatch in force of the Italian army to Spain, and the Foreign Office realised it had been tricked. Learning nothing from experience, it set to work to pull at the other end of the axis. The tone of the inspired press and of official utterances grew steadily pro-German. Mr. Chamberlain purred to the Führer over the absurd *Leipzig* incident like a cat awaiting a saucer of milk. We have the Führer's answer. He walks out of the control scheme; he opposes the Franco-British substitute plan; he bluntly announces that he is destroying the Spanish Republic to get iron ore. Even Portugal, where British Ministers continue to prattle at banquets about the fidelity of our ancient ally, tells the British controllers on her frontier to mind their own business.

If this progress goes on for two or three years longer the time will come when British imperialism will learn that it has lost not only prestige, that most deceptive of assets, but the strategic positions which it regards as essential to the Commonwealth. Eventually some bolder man than Mr. Eden may make a stand, and a stand after a decade (for the policy of retreat began with Manchuria) may mean war. It will not then be a war for order or democracy or any "ideological" good; but a war for iron ore, strategical sites and the preservation of an Empire that cared for no ends but its own.

To prepare for this future war for the Empire seems to be the only policy the present Government now has. Our one hope is that the Opposition, which has been recently roused to a more resolute and outspoken attitude, may be strong enough to press for a less shamefaced policy. If anything can be done to encourage Mr. Eden, who must, we are sure, be a profoundly unhappy man, into taking a firmer stand it should be done at once. To-day we believe that an unequivocal statement by Britain and France that unless the Fascist Powers withdraw their armaments from Spain, we shall see that the Spanish Government also is fully supplied, would have the effect of ending their intervention. Neither Germany nor Italy wants war. But if such a declaration is not made soon, the chance of saving Spain, and with Spain any semblance of a European order, will have disappeared.

THE SOCIAL SERVICES

TIDY-MINDED people demand from time to time that the State shall do something to co-ordinate or even unify the social services. They complain that these services have grown up piecemeal and haphazard, without any sort of comprehensive plan, and that a great deal of waste and inefficiency is the necessary consequence. They object to the diffusion of responsibility for the various social services among a number of different ministers and departments and statutory bodies, as well as among different committees of local authorities and other local agencies. Some of them would like to see either a single Minister, on the analogy of the Ministry recently created for Sir Thomas Inskip, made responsible for the entire range of social services, or alternatively a single statutory authority set up to control them all. It is suggested that centralisation would give both better value for the money spent and more even justice as between different areas and types of service.

But even the keenest advocates of co-ordination have to recognise that there are very big difficulties in the way. It is not easy to co-ordinate locally and centrally administered services, or to bring under one rule services wholly paid for out of public funds and services financed largely by means of contributions from the beneficiaries or their employers. It is not easy to standardise areas or methods of administration in face of the still numerous anomalies of local government structure, and of the very different traditions which have been developed in the various services. Nor, if the technical difficulties of co-ordination could be overcome, would it be easy to find administrators to whom the task of unifying and controlling so many widely different services could be safely entrusted, or to devise means of choosing the administrators without provoking a tremendous public outcry.

There is, none the less, a strong case for attempting at any rate to review the whole field of the social services—a task which has not been essayed since the Poor Law Commission of 1909 made its famous reports. Since then, the range of the social services has been immensely widened, and net public expenditure on them has risen more than fourfold, even if the current cost of war pensions and housing subsidies is left out of the reckoning. Indeed, since 1900 net public expenditure on the social services has been multiplied at least by nine, partly by the expansion of the older services, but also very largely by the creation of new ones. Yet this has been done by a long series of particular measures, each dealing with a single service; and there has been no general study either of the working of the services as a whole or of the gaps that need most urgently to be filled.

That useful organisation, Political and Economic Planning, has just issued a report on the present condition of the social services in general, as a prelude to more detailed reports on some of the more important services separately.* In this report the proposal is put forward that the State should set up a Social Services Statutory Committee, more or less on the lines of the Unemployment Insurance Statutory Committee, as a permanent body which would regularly review and report upon the whole group of social services, without being itself responsible for any share in their administration.

This proposal has evidently its attractions. The P.E.P. report considers and provisionally rejects two alternative suggestions—the appointment of a new Royal Commission to inquire into the social services as a whole, and the creation of a special Ministry, or Cabinet Committee, to supervise the entire range of services. A Royal Commission, it is held, would take too long, and would find itself faced with too formidable a task for a body of unpaid amateurs; while the establishment of a new Ministry or Cabinet Committee would tend to add to the existing complexity and to congestion at the centre. A Statutory Committee, on the other hand, could work out a process of continuous inquiry and report, and both Parliament and the various civil service departments could profit greatly by its advice.

This sounds very well; but the real difficulty comes when we begin to consider how such a body should be appointed, or of whom it should consist. A Statutory Committee on Unemployment Insurance is possible as an independent body, able to recommend what it likes, because it has been given by Act of Parliament a perfectly specific and limited task—that of keeping the Unemployment Insurance Fund solvent, and of making proposals for changes in contributions and benefits within this limiting condition of financial soundness. But a Statutory Committee on the social services as a whole would of necessity have a very different function to perform. It

* Report on the British Social Services. Political and Economic Planning. Cloth 10s. 6d.; paper-boards 7s 6d.; postage 6d. extra.

would have to concern itself, if not far less with facts, at all events far more with opinions of a highly controversial kind. The general social and political attitude of its members would make a world of difference. If they were appointed on the score of their agreeing with the attitude of the Government of the day, it would be inevitable that a Government of a different persuasion should either turn them out or ignore their recommendations. If, on the other hand, they were chosen as representing different attitudes, it would be hopeless to expect them to agree among themselves.

The question of the social services cannot be taken out of politics, even to the extent of getting the whole group inquired into and reported upon in any impartial fashion. Almost every service raises acutely controversial issues; and the matter of co-ordination is actually one of the most controversial of all. For co-ordination may mean either at one extreme a determined effort to scale up all the services to the highest existing level and to fill up all the evident gaps which their piecemeal development has left, or at the other a no less determined attempt to extend the inquisitorial methods of the Poor Law and the Means Test over the widest possible area, in the hope of finding means of lopping off expenditure and scaling down the ampler services to the level of the most parsimonious. It is one thing to appoint a Royal Commission, whose members are free to present divergent reports and whose advice Parliament and the Government can take or leave as they choose, and quite another to set up a permanent statutory body, endowed with an authority unpleasantly reminiscent of the once famous "Three Bashaws of Somerset House."

But if this conclusion of P.E.P.'s deliberations is unacceptable, that fact by no means lessens the value of the survey which its compilers have presented to the public. This is most useful where it throws into relief certain of the most obvious gaps which the growth of the social services has left unfilled. Most glaring of all is the gap in Health Insurance, which leaves the wives and children of the insured contributors quite unreasonably outside the scope of the system, and provides sickness benefits on an utterly inadequate scale which takes no heed (as unemployment insurance does) of the needs of different recipients. It can hardly be denied that the entire plan of Health Insurance needs redrawing, so as to make it correspond more closely to forms of social insurance which have grown up since 1911.

Again, it is evident that the existing scales of old age pensions, both contributory and non-contributory, are quite inadequate to bring about the voluntary withdrawal of elderly workers from employment, or to prevent persons who have no other source of income from being driven to the Public Assistance Committees, or to forms of charity, for supplementary relief. It is plain that the statutory limitations at present placed on workmen's compensation payments are unfair, and in particular that lump sum payments often work to the serious disadvantage of the poor. It is plain that there is often a wide difference between the social services available in different areas, in both range and quality, and that in particular the rural areas tend to be unfairly served. And it is plain that school medical treatment ought to be greatly extended, and that free dental treatment ought to be made available not only to school children, but also to the adults insured under any of the big social insurance schemes.

These are but a few points, taken almost at random, which emerge from this very useful general survey. But, it will be said, if there are all these instances—there are in fact a great many more—in which the scope of the social services ought to be widened, where is the money to come from? Not the least valuable part of the P.E.P. report is that in which it is pointed out how small an effect in redistributing incomes between rich and poor the great growth of the social services in recent years has in fact had. Quoting Mr. Colin Clark's recent work on *National Income and Outlay*, the report concludes that "the net effect of taxation and local rates in 1935 can be described as a redistribution of £91 millions from the rich to the poor in the form of services other than those provided for from working-class taxation." It is added that "this amount represents rather less than 2 per cent. of the national income," and that it takes no account of the many advantages which the well-to-do derive from the raising of health and educational standards among the poor.

This paucity of real transfer is, of course, due in part to the very great extent to which the recent growth of the social services has been on a contributory basis—so that the poor largely pay for the poor, instead of the rich having to pay for them. But it is due also to the growth of regressive indirect taxation under the new protective tariff. Certainly the facts which P.E.P. has gathered together lend no colour to the view that the limits of social taxation have been nearly reached. They lead rather to a belief that the poor are being called upon to bear much too large a proportion of the cost of the existing social services, and that the proposed additions ought to be financed out of general taxation, without placing any fresh burdens on the poor—though not of course without some rearrangement of burdens between new and existing services.

A LONDON DIARY

ON June 23rd the *News Chronicle* published what purported to be a summary of a memorandum by Stalin explaining the execution of the eight Russian generals. Its authenticity was officially denied. This does not mean much one way or the other, because the leakage of a secret diplomatic document is always followed by an official denial. The internal evidence is more important. Stalin is not accustomed to issue memoranda defending himself, and in any case the words do not read like Stalin's. At best the document is a sub-edited account of a statement issued from Moscow with the object of reassuring friendly governments like the French and the Czech which might be troubled about the effect of the executions on the value of Soviet Russia as an ally. This is so obviously the intention of the document that the statement that it is a "Fascist forgery" is quite unintelligible. The generals, according to this memorandum, had to be got rid of because they were pursuing a policy favourable to Germany and disastrous to France or Czechoslovakia.

* * *

The document is interesting because it gives a hint of what seems to be the truth about the execution of the generals. I doubt if anyone outside Russia was ever meant to take literally Voroshilov's account of Tukhachevsky and his friends as wreckers and spies who wanted the defeat of the great army to which they had devoted their lives. But the truth is beginning to come out. There were about a hundred people at the trial and complete secrecy is not therefore possible, even if it were desired. The old intimacy between Red generals and Army chiefs which had gone on since Rapallo had continued in spite of an official ban since the advent of Hitler. Of that intimacy there is independent evidence in London or Paris. I also know it to be true that suggestions had been made by Hitler for an arrangement with Russia which would have freed him from anxiety in the East and enabled him to deal drastically with the West. Hitler, in other words, was playing in the East the same game that he plays here, offering peace on terms in order to get Russia out of the collective system and give him a free hand elsewhere. I have heard the names of the two German generals who were permitted by Hitler to carry on these discussions. The Russian generals were prepared for an agreement on terms. In some respects their ideas were not so very different from those of some English politicians of the school of Lord Londonderry and Lord Lothian. That is, they were willing to talk about giving Germany a "colony" in the Ukraine and to come to an understanding that the other side of Europe was no affair of theirs. But the circumstances of Russia are different from those of England and those who advocate a German alliance here can do so publicly. Tukhachevsky and his friends could

only plot. And the plot became—I am assured by those who know something of the evidence—treasonable on any definition. Tukbachevsky developed Napoleonic ambitions and a coup was planned for getting rid of Stalin. Stalin got rid of him first.

* * *

In denouncing Mr. Brailsford for an outspoken article in *Reynolds'* assuming the authenticity of this memorandum and severely criticising Stalin, Mr. Palme Dutt began his attack in the *Daily Worker* by quoting Tom Paine: "These are the times that try men's souls." He suggested that Brailsford's soul had not stood the test. Although a good friend to the revolutionary working class and to the U.S.S.R. in the past, he had fallen a prey to Fascist propaganda and let down Communism in its hour of need. It was singularly unfortunate to quote Paine in this instance, for Paine's own record is in this respect parallel with Brailsford's. He championed the revolution in America and the revolution in France as long as they seemed to him popular movements making for liberty, equality and fraternity. But he sided with the Girondists and, stalwart Republican that he was, interceded for the life of Louis XVI, was imprisoned and narrowly escaped execution in Paris, and became a severe critic of the later developments of revolutionary fervour both in France and America. This, to my mind, was not any failure in the crisis. It is not betrayal, but loyalty, to stand for the cause when you believe its leaders are betraying it.

* * *

An odd event in the American newspaper world is the stoppage by Mr. W. R. Hearst of his morning paper the *New York American*, on the ground that the continuance of his own three competing newspapers in one city is undesirable. The great circulation of the *Evening Journal* was not competition in the usual sense; as so often happens in like case, the evening paper was the money-maker. The facts behind the killing of the *American* are being given wide publicity in America, and they throw light upon the financial condition of the enormous Hearst machine. These papers have not been doing well. They are turned out on a pattern which Mr. Hearst settled thirty years ago, and in city after city they are beaten by the enterprise and intelligence of rival organisations, notably the Scripps-Howard chain. But there is much more in it than this. Mr. Hearst, who is long past 70, is confronted by the new power of the Federal Securities and Exchange Commission, which is the executive arm of the Roosevelt Securities Act. The S.E.C. is obliged to investigate the financial standing of the Hearst papers and magazines, since their dictator is offering fresh "securities" to the American public. Since 1928 he has floated $90,000,000, and as the bonds are now falling due, he is hoping to obtain $35½ millions more. The assets offered as basis make a most singular array, for they include Mr. Hearst's properties in South Wales, St. Donat's Castle and Bradenstoke Abbey, the value of which is given in the books as nearly £300,000.

* * *

A friend who is the owner of a car designed for high speeds, and prides himself on being a careful and considerate driver, has just described to me his experience of a trip from Edinburgh to London down the Great North Road last Sunday. Apparently by the time he reached Grantham his hopes of reaching London alive had dwindled. "Never," he says, "have I seen so much dangerous driving, partly unconscious, partly deliberate. The road was crowded with *chauffeurs de dimanche*. Small cars, overladen with families on an outing, were jogging along at 25–30 miles an hour, nearly always well out towards the crown of the road, thereby making the process of overtaking needlessly slow, difficult and risky. In built-up areas I was myself overtaken by at least a dozen cars driven at 50 miles an hour in defiance of safety and the law. Generally there was far too much speeding by mass-produced cars whose design does not enable high speeds to be safely controlled. I came to the conclusion that the State may have to regiment the design of cars in the interests of safety. But the most aggravating thing was the effort of a police car—I saw none of the law-breakers 'gonged'—to lure me on into driving 'dangerously' myself. This police car was travelling along at 20 miles an hour in a controlled area. As I drew alongside it accelerated violently, so that we were travelling two abreast. In order to avoid this dangerous state of affairs—we were meeting other cars—I had to choose between exceeding the speed limit and drawing back. I noticed—just in time—that it was a police car that was guilty of this piece of dangerous driving and fell back in time. A thoroughly dirty trick."

* * *

A friend tells me a charming and true story. He was talking to a big American business man, a friend of Mr. Ford. The American was very enthusiastic about Ford. My friend asked him whether Ford was a genuinely religious man. Yes, said the American, "I can vouch for that. He keeps a very careful watch on his workers and if any one of them misbehaves himself with a woman, Ford gives him the sack immediately"!

CRITIC

THIS ENGLAND

Our prize of 5/- for the contribution at the head of the column goes this week to M. L. Mathieson.

All cuttings should be addressed to "This England," 10 Great Turnstile, High Holborn, W.C.1.

Extracts should not be sent without their context. The article or passage should be sent in full with the proposed excerpt marked.

On the lower deck the repercussions were even more serious. The Admiralty, dominated by a Socialist Government, had shown sympathy with men who had mutinied for a trivial cause, and had visited its displeasure at being thus embarrassed upon the officers. For the first time in history, class distinction had been shown by the great organisation behind the Fleet.—Article on Invergordon in *Sunday Express*.

The Rev. R. Sorensen, M.P., referring to His Majesty, repudiated that he was above ordinary human beings, or was in the nature of a god. Fortunately, most Britishers are proud to agree that King George VI is ideally human.—*Express and Independent*.

Certainly the Aerodrome is making history for Driffield and district in more ways than one, by providing us with night sights of a novel and fascinating character.—*Driffield Times*.

Last Saturday evening I heard Lord Baden-Powell's broadcast to the Scouts of the British Empire. He is one of the famous men left of the Old Brigade. To my mind he is surely the greatest man on this earth since the time of Christ.—Letter in the *Bath and Wilts Chronicle*.

Germany to-day is the nearest approach to Utopia, with a single political creed, whole-hearted worship of the Fatherland.—*Motor*.

COMPULSORY CAMPS FOR YOUNG UNEMPLOYED MEN

[FROM A CORRESPONDENT]

IT was an ironic commentary on Lord Baldwin's eloquent appeal to British youth to defend their heritage of freedom that at that very time officials of the Unemployment Assistance Board were sounding the opinion of various influential groups in this country about a proposal to enforce attendance at instruction or reconditioning centres upon all unemployed men under the age of twenty-five.

Clauses making compulsory attendance at camps or centres legal for all unemployed men were, of course, included in the Act of 1934; but the opposition which they aroused among unemployed people then was so intense and widespread that

up to now they have remained inoperative and the existing camps have been recruited solely on a voluntary basis. It is possible that the wish to introduce compulsion at the present time is due to a natural falling off of volunteers owing to better employment, especially among younger men. Perhaps the Board do not want to close down their camps, and feel that if the young men do not come willingly they must be fetched. If this is the case, and the whole matter rests not upon principle but upon the day-to-day chances of recruitment, it is only another example of the dangers of such shortsighted opportunism. "Muddling through" in this instance may end in muddling over a precipice. For, as the history of several continental nations has shown, the transformation of voluntary into compulsory unemployed camps is usually the first step towards that system of arbitrary compulsion for everybody which Lord Baldwin professes to abhor. The real defence against the insidious advance of Fascism in this country lies, surely, in the healthy reaction against interference which is felt by any individual, even the poorest, when his personal liberty is threatened—in that reaction and in the movement of public opinion in his support. If these reactions are weakened and overcome in the case of unemployed men under twenty-five, they will be less easy to arouse on behalf of men over that age, if, and when, their turn comes. And when all unemployed men are accustomed to arbitrary control the step towards a more widespread tyranny will be simple. *C'est le premier pas qui coute.* At present the camps are conducted in the knowledge that, if volunteers are to be attracted, the men's tastes and opinions must be consulted. But once the camps become compulsory such safeguards will disappear and experiments in new directions prescribed from above can more easily be made. It is curious that, while so many defenders of democracy see a threat to our liberties in Spain, this dangerous possibility so much closer at hand has hitherto been ignored.

Leaving aside, however, that aspect, important though it is, there is a strong case to be made against compulsory reconditioning camps in their reaction on the status of the whole body of unemployed, both present and future. Those who know unemployment from their own experience and that of their friends, know that the two evils which cause the greatest suffering are inadequate food, and the status of inferiority which is at present involved in being "on the dole." An official of the Board lately arguing in favour of compulsory camps, pleaded that the men would at least be well fed there and so would gain in health. The obvious reply is that compulsion is not needed, nor removal to a distance, to induce such men to enjoy a good meal.

The second evil, which is largely due to the Poor Law tradition of "deterrence," seems the most difficult for the rest of the community to understand. And yet, if it were possible by some device to ensure that everyone should consider an unemployed man, individually, and in the group, as the equal of an employed man, the gain of the former in peace of mind, in self-confidence and in all that makes for mental as distinct from bodily health, would be incalculable. Things are bad enough in this respect as it is, though there has been a slight rise in status in the last few years. If compulsion, or the liability to compulsory treatment and discipline at the behest of arbitrary power is now to become a recognised feature of unemployed life, with the social stigma that such recognition involves, there will be a definite and permanent fall in status accompanied by the sense of belonging to an inferior, in fact, a servile class. It is no answer to this to urge, as so many "good" slave owners have done in the past, that the officials responsible for compulsory treatment know what is best for the men. There is no "best" for an adult citizen (and in the working class a man is considered adult at 18) which does not involve a respect for his personal freedom and responsibility.

It is objected, however, that compulsion may be confined to certain individuals or small groups who are suffering in character and physique from prolonged unemployment. "The ordinary decent unemployed man," to use the current patronising phrase, will be safe from interference; only the "unemployable" and undisciplined, mischievous people, "who have never worked" will be conscripted. This is the strongest argument of the advocates of compulsion and, accompanied by vague accounts of hooliganism in this or that district, often proves very convincing. We are all much too like Colonel Blimp. One look at the imaginary picture and we are ready to clap the miscreant into camp and give him "discipline" wholesale. A moment's reflection in the light of modern knowledge of nervous diseases and their cure, and of contemporary methods in the education of delinquents, would make us hesitate to hand over such individuals to the treatment of unqualified officials. These arguments from delinquency prove in fact too much. They form a case not for hasty wholesale measures of compulsory discipline, but for the appointment in the first place of a commission of experts to determine the character and extent of the trouble and its causes, and to recommend the means of preventing, as well as of permanently curing, it. Pending the report of such a commission (which might well be set up by the Labour Party before they come into office) the writer would suggest certain causes of strain which could be removed without resorting to compulsion.

One of the chief causes of "demoralisation" in the younger unemployed is the lack of proper nutrition, which renders them prone to nervous irritability and depression. Another cause of bitterness is the deprivation of even the smallest amount of pocket money to spend on the little amenities and refinements usual at their age, the absence of which is a constant humiliation. Another cause of mental strain lies in the family tensions produced by the Means Test. The writer knows of young single men of 25 and 30 who are living with parents and brothers in work, and are receiving only five shillings in public assistance. The recriminations such dependence sometimes involves can be easily imagined. Far-reaching effects are also caused by the absence of real and absorbing work, which will not only occupy time and energy, but will give a sense of playing a man's part in the community in which they have grown up. Underlying all these needs is that of an honourable status involving freedom of choice and adult responsibility. How these can be assured to the younger men in the absence of regular paid work is a problem that any Government which fails to provide such work must attempt to solve. Voluntary experiments have been tried in some places with success, and more might be encouraged by expert advice and financial support. To treat the whole problem by enforced labour discipline in temporary camps is an obviously futile and lazy way of shelving it, especially at the present time when other Government Departments are beginning to adopt more enlightened methods. We learn from the Home Secretary that the value of freedom is being recognised in the treatment of criminals and takes the form of increased privileges and liberties from the beginning of the sentence. The Board of Education in its latest Handbook for Teachers stresses the importance of freedom in the training of character among the younger as well as the elder children. Even in the case of certifiable lunatics voluntary acceptance of treatment is now recognised to be more efficacious than compulsion. Why should unemployed young men alone be deprived, in their difficulties, moral or mental, of that exercise of, and growth in, freedom which is proving so successful a cure elsewhere?

To sum up, the value of discipline of the external and wholesale type is a highly controversial question. It is the whole issue between Fascism and democracy, depending as it does not on comparative success or failure, but on the kind of citizen we wish to produce. In the dictatorship States there is at present going on an apparently successful transformation of individuals and peoples into a particular pattern prescribed by the rulers. This success is so spectacular as to exercise a fascination upon some types of official mind in this country and to lead to a half-unconscious desire for imitation On the other hand, there is also going on, at the moment, here,

in America and in certain parts of Europe, a movement in the opposite direction, careful, tentative and experimental, but already showing promise and beginning to bear fruit in every sphere of education for life. It is expressed in nursery schools, in youth movements, in child guidance clinics, in adult education. It aims at promoting the growth of personality in the free performance of social functions by all human beings, however weak or temporarily at a disadvantage they may be. It is this cause which the unemployed who resist compulsion have now, it seems, desperately to defend; and it is for the Labour movement to support them not only negatively, but positively, by a closer study of the problem and the adoption of a constructive solution.

BÜNDISCHE JUGEND

[The author of this article was sent as representative of the British Youth Peace Assembly to the trial at Essen of German Youth leaders. After the article was written sentence of twelve years was passed on Hans Boeckling and varying sentences on the other accused.—ED., *N. S. & N.*]

AT Essen during last week yet one more secret trial before a "People's Court" was taking place. This new trial is one of very great significance in the struggle against Fascism and one which deserves even more attention than it has already been given. Before that court on the Monday there stood eleven leaders of the Bündische Jugend movement and a Dutch reservist flying officer. Until the trial began no one knew what the charges were. It was known, on the other hand, that the actual crime these young men had committed was a refusal to disband their movement, in accordance with decree, an attempt to maintain contact with youth in other lands. We suspected that for this they were to be charged with high treason.

It is not my concern here to detail the case of the Dutchman Aalders. This young man, who had some connection with the members of the Bündische Jugend, was arrested two years ago while visiting certain of those friends in Germany. Ever since he has been held in prison or in camp, beaten and tortured, without charge made against him. Throughout that time efforts for his release on the part of the Dutch Government, formal requests to be told the nature of the charge, repeated applications in accordance with international law for permission to send Dutch representatives and counsel for the defence, have been ignored or refused. The Dutch Government has been treated with contempt; international law has once more been swept aside.

It should be remembered that this Youth movement is so far from being a "Left" movement that in its past history it has more than once been at loggerheads with the peace movement of this country. The Wandervogel and the Ex-servicemen's movement are its chief parents; in many ways it corresponds to our Boy Scout movement; it has in the past been extremely nationalist; its ideals are "brotherhood and loyalty." At the same time it was the first movement after the war, in 1923, to try to make friendly contact with the Youth of other lands. In 1924 it sent out a group of members to establish such contact. In 1927 and 1928 it sent members to help in forming a World Federation of Youth for Peace. How bitter a commentary on this it is that in 1936, when at last the World Youth Congress was successfully formed, by order of Hitler these German Youth, now (as it was thought) co-ordinated, were forbidden to take part.

When the British Youth Peace Assembly first heard of the intended trial it was already less than two weeks ahead. In spite of this we succeeded in securing considerable publicity in the press; and also we took immediate action to urge that all Youth organisations and local Youth Peace Assemblies should carry out protests all over the country. Further the Assembly took the step of sending me, on their behalf, as a representative of the British Youth, to try to get into the court.

My object in going was to find out the names of the accused and details of the charges, to try and make contact with the relatives and to get into the trial. So far as I had any success I attribute it entirely to the stir already created in this country through the action of the British Youth Peace Assembly.

When I arrived at Essen I went straight to the court and managed to find room 203 in which the trial had begun at nine o'clock that morning. On the outside of the great brass doors of this room were the words "Public Excluded," "People's Court." I saw a number of people standing about outside this room who were probably relatives of the accused men; but when I went up to them they hurried away. It is interesting to note that in the same way when an old man came up to me and asked what was happening inside the court I myself turned away and refused to answer. Such is the atmosphere of fear and distrust. I managed to find out the name of the official defending counsel, a weak kindly old man who seemed to be keeping mechanically to the lines which Nazi law has laid down for him. He showed no trace of fight or hope. I spoke to him during the midday interval and he agreed to take a message to the President of the court.

While two policemen at the door were having an argument I slipped in and walked up to the President's desk. In the moment of general astonishment at my presence I spoke to the President in front of the prisoners, witnesses and counsel. I told them that I came as a representative of the British Youth who are deeply interested in the trial and all the implications of it; that the Press of my country had given publicity to the conduct of the case and the way some of the prisoners had been kept in prison two years without trial; that we wanted to know why the trial was being held in secret and we wanted to know why the free German Youth movement was being persecuted.

The President said that the case had nothing to do with the Youth movement and that I had better leave. Before going I had time to give the prisoners a long look, in which I tried to convey to them that they were not alone but that the young people here were watching the trial and doing all they could to help them.

Two further experiences in the short twenty-four hours of my visit were significant. While walking along the streets of Essen I stopped in front of a photographer's shop. No one else was looking at it. It was filled with pictures of Hitler. As I stood there looking at these, I heard someone passing behind me say, "What a poor booby to be looking at pictures of Hitler." Later on, in the train on the way home, I met an Australian Rover Scout who had been staying with a German family for three weeks. The son of the family belonged to the Hitler Jugend. This Rover had asked him what he did in the Hitler Jugend. The answer had been, "Oh, once a week I go to a lecture on Bolshevism."

Nothing could more clearly illustrate the official fate of the great German Youth movement. The former freedom of association, woodcraft, sport, healthy and happy self discipline in joint activity has, officially, been crushed. To-day it is illegal, for example, to go out for a day in the woods with anyone other than your own Hitler Jugend group. To meet members of other groups from neighbouring towns or villages is forbidden and may land you in a trial for treason. It is precisely activity of this sort, refusal to be co-ordinated and the rest, that has brought the leaders of the Bündische Jugend in danger of the axe.

Since we are dealing with a Fascist "court" it may be expected that the charges and the evidence are alike untrustworthy. It should be noted, however, before one or two words are said about the significance of the trial, that the actual "offences" referred to in the charge took place during 1934–5; the decree making them illegal was passed in 1936.

The virility of this Youth movement, which is found alike among workers and the middle class, among protestant, catholic and those of no religion, is shown by the fact that, although a decree banning it was passed in 1936, in spring this year a further decree banning it afresh was made. In truth the response to our campaign, the fact that I was not immediately thrown out of the court room, the activity that comes to our ears through exiles, above all the carrying on of this beastly trial

itself, together show that the German Youth movement is carrying on a truly remarkable struggle for peace, freedom and justice.

This whole persecution is due to the fact that the German Youth have learnt through bitter suffering, repression and murder that the struggle for peace and freedom is the struggle against Fascism. Formerly deceived by the glitter of "National Socialist" heavens, to-day they struggle determinedly for democracy and freedom. The Bundische Jugend can be found to-day in the ranks of the Hitler Youth, the S.A., the S.S. and even the Army and Navy. Their forces are stirring; it is small wonder that the system has to pursue them with bitter persecution. That persecution is nevertheless failing, and not only because of the valour of the German Youth. It is failing too because of the growing international Youth movement for peace and social justice. Such action as that taken by the B.Y.P.A. on behalf of the British Youth, in particular the actual penetration of the secret court, is a new step forward in the struggle against Fascism for peace and freedom. The youth of this country are learning too that their fight for peace and justice is inseparable from the fight against Fascism.

G. CARRITT.

HAPPINESS ON THE INCREASE

SPEAKING in the House of Lords in support of Mr. A. P. Herbert's Marriage Bill, Lord Dawson of Penn said that "he believed that marriages which were successful to-day achieved a higher level of happiness than at any previous period." I should like to think that this is true, and I should not dream of denying that it is true; at the same time, I often wonder how eminent men arrive at their generalisations about the increase or decline of human happiness. Unfortunately, no instrument for the measurement of happiness has yet been invented. If only some man of science could construct an instrument which on being applied near the heart would register the happiness-level of a man or woman, and if every citizen were compelled to submit to examination by the instrument at census-time, we should have statistics of happiness which would be of enormous service to us in showing whether the world is getting better or is going to the dogs. If the figures for happiness showed a decline, this would suggest that the modern experiments, from the limitation of families to breaking the Sabbath, have been on the whole a failure. If the figures showed a sudden rise on the other hand, we should be justified in concluding that these experiments have been a triumphant success.

As it is, we can only guess at other people's happiness. We do not even know whether some of our friends are happy. I once spoke of a friend of mine as one of the happiest men I knew. "Happy?" exclaimed another friend of his; "he's the most miserable man in London. He would commit suicide if it weren't for his love of company." I cannot say which of our estimates is right. I quote the conversation merely to show how difficult it is for human beings to agree as to whether another human being is happy. I could not say for certain even whether I myself am happy. I know that I am often happy, but I cannot quite believe that a person of my particular character can rightly be described as a happy man. Theoretically, I should not call any man happy who was not in the last resort indifferent to poverty, discomfort, imprisonment, pain, and death. Yet I am not indifferent even to the want of a cigarette. Can anyone be called happy whose happiness depends on cigarettes? I doubt it. As to discomfort, it makes an enormous difference to my happiness what kind of chair I am sitting in. To sit on a hard, straight-backed chair makes me almost as miserable as if I were in a prison-cell. Small things, such as a shut window, afflict me. An ounce or so extra in the weight of a new hat tests my stoicism to the full. Poverty I have endured, and have been fairly happy in spite of it, but I doubt whether I could endure it with the same equanimity again. As for pain and death, they are bugbears to me. If they do not cast a cloud over my life, it is because, being of an idle disposition, I can easily forget them in a crossword puzzle. My happiness, indeed, consists largely in avoiding realities. And I doubt whether any man can be called happy who spends a great part of his leisure time in hiding-places from realities.

I count myself fortunate, I may say, in most of the things that have happened to me apart from this primal gift of a most unstoical temper. Though born into a Puritan world, I experienced none of the severities of Puritanism. I never knew an unkind relation or a cruel schoolmaster. Even the illnesses of my childhood—chickenpox and measles—were made delightful with gifts of pictures and books. It is difficult to recall any pleasant associations with jaundice or with being blinded by the sting of a horse-fly; but these were passing shadows over a sunny landscape. As I grew older and mixed with medical students, I had fewer illnesses but more apprehensions of illness, and the apprehensions were almost worth having for the relief of being told by a medical student that the fatal disease I had imagined was not there. "Neurasthenia" some doctors would have called this condition; and I can assure you that neurasthenia in moderation is by no means all misery.

Politics, too, was a great source of happiness. I have changed from faith to faith in politics, but I have always been happy in the faith of the moment. To know men who would die for their beliefs—and many of the men I knew have since died for their beliefs—was to live in a nobler world. It is a world in which multitudes of men and women are living to-day, and, even when I differ from them, I envy them. Yet I doubt whether I myself would ever have died for a belief except by an accident beyond my control. I worship self-sacrifice, but I do not worship it more than I shrink from it. This is partly because I am essentially an arm-chair politician and partly, though in a much smaller degree, because I have an unfortunate gift of not being able to believe that the particular occasion on which men sacrifice themselves is the right one. But, even if it were the right one, I should feel attached to my arm-chair and, being (theoretically) a Stoic, I cannot believe that happiness is to be found in an arm-chair.

Not being sure whether I am happy myself, then, I cannot easily be sure whether anybody else is happy. Hazlitt, whom his friends thought one of the most miserable of men, said on his deathbed: "I have had a happy life"; but we cannot be certain even with this that he was happy. Two of the sublimest confessions of happiness in our own time have come from Helen Keller, deaf, dumb and blind, and from a soldier who had to undergo operation after operation for gangrene. Most of us would choose never to have been born rather than to live such happy lives. And yet we should obviously be wrong. Helen Keller and the soldier, though I would not change places with them for the world, are, I am convinced, infinitely happier than I am. They have suffered, but they have had souls that could endure suffering; and to have a soul that can endure suffering is, I am sure, a far richer source of happiness than the absence of suffering. It may be that the martyrs are the happiest people in history. I often think so, even though I should refuse the gift of happiness at the price.

Since it is so difficult to decide, however, whether one individual human being is happier than another, how much more difficult it is to decide whether one mass of human beings in a different class or a different age is happier than another! To many people to-day, for example, the mid-Victorian era in England seems scarcely more desirable to live in than Hell. To Dr. Inge, on the other hand, it seems one of the happiest periods to have been born in in the world's history. Dr. Inge, in his rose-coloured retrospect, is, of course, thinking of a particular mid-Victorian class, educated and well above the poverty-line. But the anti-Victorians would hate to be reborn even into the Victorian aristocracy or upper middle

classes. The thought of that tight-laced society horrifies them, with its martinet conventions that reduced children to silence and women to servitude. It is an act of faith whether you believe that human beings were happier or unhappier then. In the absence of an instrument for measuring the comparative happiness of the generations we are left to guess according to our prejudice. All that we know is that many causes of unhappiness have been removed, but whether many causes of happiness have also been removed along with them we cannot be so certain.

I confess that I myself cannot help believing in the increase of happiness when I see children leaping about at play, as if there were electricity underfoot, in the concrete yard of a County Council school. They look like skipping lambs at Easter, and, if there is cruelty in the world, they are manifestly as unaware of it as the lambs themselves. When I see them from the top of a passing tram, I say to myself, " Never have children been so happy as they are to-day." And yet, when I have said this, I begin to wonder whether I am judging the children of the past by the children of whom Dickens wrote or by the children I knew in my own childhood. The mass of children, I cannot help thinking, have been happy in all ages. The children of to-day may be happier in some things than Victorian children; but they have scarcely any cousins, and, as a child, I should seriously have doubted whether it was possible to be happy without cousins. A change for the better has taken place, and also a change for the worse. That is, perhaps, what has usually happened in the history of human happiness.

It may be the same with marriage. Causes of unhappiness have been removed, but is the proportion of happy marriages greater than it was in the days of Victoria and Albert, and Mr. and Mrs. Gladstone? It is easy to believe that it is, but it is impossible to prove it. I myself like to think that it is, but that may be because I do not like to face realities. The truth is, I believe, that, apart from children, there always have been and always will be only two classes of perfectly happy people—the self-sacrificing and those who are complacent, not too poor, and without brains. Y. Y.

EDEN PUT THE KETTLE ON . . .

" Negotiations for a West European pact . . . will start in London when Herr Hitler's Foreign Minister arrives from Berlin as the guest of the British Government."—*Star*, 21st June.

" The visit which Baron von Neurath was to have paid to London this week has been postponed."—*Times*, 22nd June.

EDEN, see the table spread,
Chamberlain will take the head,
Greet our long-solicited
Governmental guest!
Foreign Office chefs with care
Gastronomic flights prepare,
All the solid British fare
Nazis can digest!

Meet the Führer's hungry wish,
Hand the Soviet with the fish,
Carve the League up on a dish,
Covenant chopped fine;
Serve what Nazis love to eat—
Sauce Valencia with the meat,
Loans and credits with the sweet,
Mandates with the wine!

What! the guest will not partake?
All in vain we boil and bake?
Has von Neurath stomach ache?
Can't he come to-day? . . .
Well, the food will keep, we find,
Later he may change his mind;
Meantime, till he feels inclined,
Eden, clear away!

SAGITTARIUS

Correspondence

NON-INTERVENTION

SIR,—Articles by your Special Correspondent in Bilbao, in your issues of June 19th and 26th, describe strikingly the effects of " Non-Intervention " and especially the part played by the British authorities in helping General Franco to maintain in effect a blockade of Northern Spain which he could not accomplish by his own forces.

May I carry the story a stage further, by summarising the developments of the last ten days?

On Saturday, June 19th, those interested in the refugee question were perturbed at learning that the Spanish S.S. *Habana* and other ships prepared to carry in food and carry out refugees from Santander were being refused that British protection on the high seas which had been previously promised. Communications with the Foreign Office confirmed this intelligence. But on the following Monday and Tuesday, Parliamentary questions elicited explanations which seemed reassuring. We were informed that the refusal had been prompted by two difficulties: (1) The French Government (then in crisis) was reluctant to receive further refugees, some 30,000 having already been landed in France. (2) There was no British Consul at Santander, able to guarantee that only non-combatant refugees were sent. We asked whether the refugees could not be carried across France to North-East Spain, as we understood the Basque Government desired. We were told that this and other means of overcoming the difficulties were under discussion and that, pending suitable arrangements, " instructions are being sent to the naval authorities on the north coast of Spain to continue protection of refugee ships, British and other, proceeding to France."

Last Saturday, a telegram from Commander Pursey in Santander informed us that British warships had been issuing a strongly worded warning to merchant ships not to enter Santander harbour, owing to supposed dangers, and that this had resulted in five or six ships chartered by the Basque Government for the purpose of bringing in food or/and taking out refugees being held up. Yesterday, Tuesday, two Anglican clergymen just back from Santander confirmed this. They told us that they had gone to Santander on Monday, June 21st, in connection with the work of the Christian Foodship Committee. Their ship, S.S. *Marvia*, had received the warning mentioned by Commander Pursey, but had nevertheless entered and had been followed within thirty hours by five other British ships. They and everyone they met at Santander were absolutely convinced that there was no danger, no talk of mines, nor of insurgent ships anywhere around. They gave a most moving picture of the terrible conditions in Santander —the congestion and food shortage, thousands of refugees lying in the streets or in the surrounding fields, ready to be bombed when the rebel forces draw near, if they have not meantime perished from hunger, exposure or disease.

Nevertheless, replies to Parliamentary questions yesterday stated that, although the French Government had now agreed " in principle both to receive further refugees in France and to transmit them through French territory to Barcelona and Valencia," they made this conditional on " the setting up of some adequate system of control, so as to ensure that the refugees are limited to women and children." A week's discussion, apparently, had not sufficed to solve this difficulty. Yet there are already at Santander a French representative and a British Pro-Consul (a Basque); and each of the British ships that has entered during the week must have carried one or usually two " observers," placed there under the control system for the purpose of certifying that no combatants or munitions are carried in. Surely some of these men are capable of certifying also that none but women, children and old men are carried out. If not, could not an officer from one of the British warships in the neighbourhood have been brought in for the purpose? Or how long would it have taken to despatch a British or French Consul to the spot?

As to the naval warning, it was explained by the First Lord of the Admiralty that " in the course of last week information was received by the naval authorities on the north coast of Spain that a close blockade of Santander was contemplated " and that this might have involved " serious dangers for British ships." But " yesterday it became evident that the Spanish insurgents were not intending for the time being to blockade Santander," and that the warning had been modified to one stating " that entry into Santander involves a degree of risk which may vary from day to day."

Note three curious things about this reply. First, on the very day (June 21st) when the Prime Minister gave his undertaking that refugee ships would be protected by British warships, and for a full week afterwards, the naval authorities were doing their best to make the undertaking worthless by their warning to the ships not to enter. Secondly, the reassuring intelligence which enabled the Admiralty to modify its warning was only obtained after we had notified the Foreign Office and the Admiralty that the matter would be raised in Parliament. Thirdly, it appears from the reply that the Admiralty is in communication with the insurgent authorities, and that if the latter had declared their intention to blockade, that would have been accepted as a sufficient reason for preventing food from entering or refugees from leaving the threatened city. One might have expected that it would have been a reason for facilitating the means of rescue before it was too late. What evidence has the Government that the insurgents have the power, even if they have the will, to maintain an effective blockade? And does not their attitude amount in effect to a recognition of belligerent rights?

Remember that the British Government—unlike the French, which has maintained its huge horde of refugees mainly at its own expense—has not contributed one penny towards the support of the 4,000 Basque children whom it reluctantly permitted to enter this country, nor to any other humanitarian effort except through the naval protection so reluctantly and intermittently provided. It spent large sums in evacuating in British warships refugees—mainly insurgent sympathisers—in the early stages of the war. If the evacuation of the women and children at Santander cannot safely be carried out by merchant ships, why should not the British Navy itself take on the job?

By the time this letter is in print, fresh parliamentary pressure may have secured some further concession. But how long will it be maintained, except at the cost of eternal vigilance?

ELEANOR F. RATHBONE

LONDON MATRICULATION

SIR,—Sir Ernest Graham Little has given "some facts and figures" which he submits demonstrate the falsity of Mr. Lees-Smith's contention that the financial interests of the University of London are the main obstacle to School-leaving Examination reform, and particularly to its immediate separation from the Matriculation examination. What are these "facts and figures"?

(1) "The University, in order to discourage application for these certificates (i.e., of Matriculation Examination exemption) raised this registration-fee recently from 17*s.* 6*d.* to £2 2*s.* Notwithstanding the increase of fee, parents are frequently ready to pay this cost in order to obtain this certificate for presentation to employers who require it."

That the University should, on its spokesman's own showing, deliberately conspire to give advantage, in competition for employment, to boys and girls from better homes by handicapping those from poor homes (where alone this registration fee could operate as a discouragement) is an admission even more damning than to confess that such fees are imposed for revenue alone.

(2) "Inasmuch as the fee for the Matriculation examination is £2 12*s.* 6*d.*, and the fee for the School Certificate, either with or without credits, is £2 5*s.*, there is no great pecuniary inducement to press the Matriculation on the schools, this examination being on the whole more expensive to conduct than the School Certificate Examination."

Sir Ernest's own facts and figures show that the University will receive £4 7*s.* for every candidate who secures Matriculation through General Schools, and is therefore handsomely in pocket by comparison with normal Matriculation candidates who pay £2 12*s.* 6*d.* In 1935, 6,377 matriculated by General School examination as against 2,494 by Matriculation examination. (See "Statistical Summary," page 68, "General Information for Internal Students," 1936 edition.) The fact of the School Certificate examination being the less expensive examination to conduct increases the "pecuniary inducement" to the University to refuse to separate the Examinations, confident that employers will supply the necessary pressure on successful candidates to pay the £2 2*s.* for registration for Matriculation, as long as it remains possible to obtain the Matriculation through General Schools. If the two examinations were separated, employers would be compelled to trust to School leaving certificates in assessing applications for employment, and from those who for any reasons required Matriculation the University would receive £4 17*s.* 6*d.* for conducting two examinations where it now receives £4 7*s.* for conducting one—the less expensive of the two In both cases the University would lose revenue.

(3) "From the point of view of the student of matriculation age there are obvious advantages in taking the Matriculation examination, inasmuch as this examination gives him the coveted certificate and admits him to the University without any further fee."

On the main issue of the majority of schoolchildren who do not contemplate taking advantage of the manifold further opportunities of fee-paying provided by a University career, this is quite irrelevant. To the few who do, Matriculation does not, except in a purely theoretical sense, "admit to the University." In no sense does it admit "without any further fee." King's College and University College, for example, require a registration fee of £1 1*s.* upon acceptance, exclusive of tuition, residence, examination and other fees. An external student will find that he has, by Matriculation, earned the right to pay 10*s.* for the privilege of registering his intention to pay £6 6*s.* to sit for an Intermediate Examination; and so again for any further examination for which he may wish to sit, with a progressive scale of charges.

To those at all conversant with the facts, therefore, Sir Ernest's defence will serve only to reinforce Mr. Lees-Smith's strictures and tend to increase distrust of those who now direct the University's policy.

THIRTEEN LONDON GRADUATES

SIR,—Sir Ernest Graham Little's disclaimer is unconvincing. Some of his statements are not correct.

The School Certificate fee is not uniformly £2 5*s.* The Oxford delegacy, for example, charge £1 12*s.* 6*d.* Sir Ernest also overlooks the fact that pupils with a School Certificate of any University other than London pay not £2 2*s.* but £3 3*s.* for matriculation exemption. Further, bona fide matriculants who intend to read for an external degree must pay an extra 10*s.* "registration" fee, i.e., £3 13*s.* in all.

This is the way the University (to quote his own words) "discourages applications for these certificates by students who do not intend to enter for University examinations"! Parents who pay the £3 3*s.* merely to satisfy employers are foolish. For this money the pupil receives not a certificate, but an official receipt of the money. Owners of Oxford school certificates can, if they are in doubt, obtain from Oxford free of charge an official notification that the certificate carries with it this exemption. In most cases the School Certificate is enough.

The attitude of London University with regard to these registration fees and conditions of exemption seems to be an attempt to persuade schools to take the London General School examinations. It has had this effect in Cornwall, where, of late, several County Secondary Schools have changed over from Oxford or Cambridge to London and as a result the taxpayer is the loser.

Many heads of schools feel, not without good reason, that Mr. Lees-Smith's criticism is well founded.

W. V. BARRITT, Headmaster,
St. Austell County School for Boys

CHARLOTTE M. YONGE

SIR,—In response to Miss Wodehouse's wise letter I write, as a grandmother, to join my protest against Mr. Raymond Mortimer's "faint praise" of that sweet and great woman Charlotte Yonge. The frontispiece of Miss Coleridge's book upholds my adjectives as her own pages somewhat fail to do. But the precious 119 pages of autobiography, full of fun and life, redeem that otherwise stodgy work.

In the first place I believe that Miss Delafield is right in contending that Miss Yonge's novels give us a wide reflection of the main currents of Victorian middle-class life. When I was on a visit to Mr. and Mrs. Francis Darwin in 1889 I remember Mr. Darwin saying that he liked Miss Yonge's books because in them he met the sort of people to whom he was accustomed in ordinary life.

No doubt Miss Yonge had many narrow opinions, but books are alive and interesting if their author has genius, whether the opinions upheld in them agree with our own or not. We can enjoy Isaac Walton though he is so horrid about worms, and Milton in spite of his regrettable views about wives and daughters. Homer sweeps us along with him in the exquisite story of the tricking of Zeus by Hera, and in the rapture of Ulysses over the slaughter of the wooers, and yet we can hardly back up their action except by Blake's proverb "Damn braces, bless relaxes."

The reviewer who spoke of Miss Yonge as having "an impeccably Broad Church outlook" was daring but essentially

truthful. Her religion was so profound and happy that once she got into her stride, as among the Huguenots in the *Chaplet of Pearls*, she forgot the hymn-books and the pews and entered into the feelings of all true lovers of God, even if they were tainted with the unpardonable sin of dissent.

Bishop Stubbs praised her as the most accurate of historical novelists, and one has only to take up earnestly any period of historical research to fly to Miss Yonge's novels to make it come alive.

The young are hard to bring to Miss Yonge, but my son, who was killed in the war, delighted in *The Heir of Redclyffe*, as did William Morris, and my grandson, who abhors what is goody-goody, thoroughly enjoyed *The Dove in the Eagle's Nest*, *Grizly Grizell*, *The Armourer's Apprentices* and *Unknown to History*.

Miss Yonge was not prevented by her deep reticence from telling a passionate love-story, and her joy in religion, reserved as it was, knew well how to kindle a flame in every kindred spirit. Her religious teaching might be summed up in two lines:

> "To these our lower courts He comes,
> And fills them with divine perfumes."

To conclude, I owe a life-long debt to Miss Yonge, for it was Ethel May's enjoyment of Greek and Latin in the *Daisy Chain* that inspired me to get my Newnham scholarship, and to take the Classical Tripos though I knew no Greek when I went up. Thanks to the *Daisy Chain* I have been able to nibble happily at Greek and Latin literature for the rest of my long life.

I have no fears for the eventual popularity of Charlotte Yonge, who will live by the fun and goodness in her books.

86 Oakwood Road, N.W.11. CLOTILDA MARSON

[Mr. Mortimer writes: "I am delighted that my review has provoked such an explosion of enthusiasm for Miss Yonge. I persist in thinking that like almost all Victorian novelists she did not make the most of her natural talents. But my chief object was to suggest that her books were now too generally neglected. And a well-known writer has since told me that several publishers refused to accept a book on Miss Yonge on the ground that there was insufficient interest in her." *Ed. N.S. & N.*]

LOVE, MARRIAGE AND JEALOUSY

SIR,—With nine-tenths of the thesis expounded by Dr. Harry Roberts under this heading, I am in entire agreement. I feel, however, that he lays far too little stress on the envy element in jealousy; not that envy which is partnered by hatred, malice and all uncharitableness, but the deep desire to possess or to re-possess a quality seen in another. When A and B cease to be in love, while still loving one another—it is very unusual, by the way, for that process to synchronise—A, let us say, falls in love with C. This "passionate" love depends very largely for its stimulus on novelty, curiosity, the charm of the unknown; things which by the very nature of their relationship can no longer exist as between A and B. The jealousy felt by B, the envy, the pain which no philosophy can extinguish, is the desire to possess again these lost attributes, to share again with A that ecstasy which now C alone can give. This is no way entails any dislike of C; it may exist coincidently with friendship and affection, but it cannot help disturbing in some degree the relation between B and A. I believe that there is no way out of this; but neither fear nor self-assertiveness or possessiveness enters into this form of jealousy, and it is not of itself necessarily base or evil.

The Polytechnic, Regent Street. WINIFRED STAMP

SIR,—I must enter a strong protest against the concluding portion of Dr. Harry Roberts' article in your last issue on "Love, Marriage and Jealousy," with its disgracefully low view of marriage and the family. This is not the first occasion that the un-moral views of the writer have been ventilated in your columns, but I hope it will be the last. That they are held by more than a comparatively few in a limited category I refuse to believe. It is a tragedy that they should have been propagated so brazenly in your widely read journal.

After all, this is a Christian country, and ideas that strike at the root of marriage and the home are not suitable for your pages, however advanced. You yourself carry a tremendous responsibility in disseminating these repulsive views. JOSEPH A. LECKIE

House of Commons.

TAXES AND ARMS

SIR,—As my action in refusing to pay that portion of Income Tax which I estimated as supporting the armament programme has received fairly wide publicity, may I indicate here the main reasons for my seeming capitulation.

In the first place I have been well aware that payment, in some form, would be enforced in the end. The object of my action was public protest and it was only through lack of knowledge of Court procedure that I did not get the hearing I anticipated.

I have found everywhere an extraordinary amount of ignorance on the subject of imprisonment and debt. The majority of my friends and advisers were of the opinion that a term of imprisonment would cancel the debt, but I found on careful enquiry that even if I were to take that course which would lead to imprisonment for contempt of Court I should still have to pay the tax on coming out. It was therefore clear to me that to carry the matter further would merely prolong a situation that was intractable.

I do not think, however, that the matter ends there. I believe that it is imperative that pacifists should agitate for that provision whereby they may secure exemption from payment of armament tax during peace time. I myself would gladly pay double the sum to social services or to charities if such could be stipulated as an alternative. Surely if provision is made, however inadequate, for Conscientious Objectors in war time, such provision should be carried forward into peace years. It is a dangerous precedent for the State to take that action which violates the conscience of the individual, more especially when an ever increasing number of men and wonen are implicated.

42 Queensborough Terrace. W.2. ELLEN DIGHTON.

THE SOCIALIST LEAGUE

SIR,—Was it the Unity campaign that killed the Socialist League or was not that short-lived body, in fact, an anachronism just as the I.L.P. had become?

The foundation in 1918 of individual member sections started the change in form of the Labour Party from a Trade Union Party to one more closely resembling the Continental Social Democratic Parties. Since that time the history of the Party has been the history of the growth of the local parties in which the individual members do most of the political work. From nothing in 1918 the numbers of individual members grew to 227,897 in 1929 and to nearly half a million to-day. Through the local parties the individual members are gaining greater influence in the party than the old affiliated bodies and most of the party's leaders to-day are men from their ranks. The new movement of Constituency Party associations organised to increase democratic control of the party and thereby develop the individual member sections as real political units is a serious force. The revolt that is taking place is the natural development of the party from the turn which it took in 1918. This week there have come the first announcements of concessions in the direction of increased representation on the Executive and direct election by their own delegates, but further changes will have to come during the next few years. Some form of permanent regional organisations is necessary to carry out propaganda on national issues if the party is to become a real political force instead of a purely electoral machine.

It is important that this development is not divorced from the growing industrial activity of the Trade Unions, and the suggested inclusion of local affiliated membership in the voting figures of Divisional Parties would help to cement the bonds between industrial and political Labour which have not been too close in the past.

Under these conditions there is obviously no room for a mass organisation affiliated to the Labour Party, membership of which is subject to no qualification. The nature of its branches and political capabilities of its members would not differ sufficiently from those of the Labour Party itself for it to be able to act as a political vanguard. There is going to be great scope for people with determination to work in the local parties, and those who wish to bring about changes in party policy and direction will have to think again and much more seriously about the methods they can employ. A. AUSTEN

20 East Heath Road, N.W.3.

Miscellany

VICTORIA REDIVIVA

THOSE who have read Laurence Housman's account of his life, effortlessly frank and admirably tempered, will rejoice at his success after so many frustrations; for at last success has come to him. Few entertainments have lately shown more promise of fascinating the public than *Victoria Regina*. The moment is propitious; the scene is interesting to thousands; the acting is admirable and the scenery and costumes delightful. Mr. Rex Whistler has taken advantage of the homely grandeur of the Victorian era, to mount those scenes with amusing brilliance; while Miss Pamela Stanley has studied the Queen, in youth and age, with subtle care, and has interpreted her with imaginative moderation. She presents us with a single character from the first moment when, in the dusky entrance hall of Kensington Palace the girl-queen glides forward to receive homage, up to the Diamond Jubilee when, old, benign, bedecked, and moved to tears, she is wheeled on to the balcony of Buckingham Palace to acknowledge the roaring adoration of her people.

What had happened to her between 1837 and 1897? Far too many things for a chronicler-dramatist even to hint at. In the palace-scenes which Mr. Laurence Housman has just published and in his first series of scenes *Victoria Regina* lie subject matter for at least two sequels; but here, in the stage version of *Victoria Regina* the dramatist has followed one thread; and there the secret of his craftsmanship and his success lies. An emotional continuity persists through these nine selected scenes. What has happened to her? The answer is, Albert. That is all the dramatist has time to show us—the influence of Albert. But how completely, ingeniously and lightly he does it! *Victoria and Albert* would have been from a descriptive point of view a better title for Mr. Laurence Housman's play. His long piece is a series of little, highly entertaining pieces, each with its own shade of sentiment and a climax of its own, but each connected with what has passed and what is coming. We are entertained by seeing the past called up so vividly and amusingly before our eyes, but we are also being enthralled by a love-story, and a rather strange love-story. Victoria, the girl, ingenuously in love with Albert, Victoria the rapturously enamoured girl-wife of Albert, Victoria filled to the brim with Albert, but never forgetting she is Queen and he a "consort," Victoria discovering that Albert can teach her to be a queen, Victoria as wife and queen blissfully leaning on Albert, Victoria widowed of Albert—these are the stages illustrated by entertaining episodes each of which carries on the story. Lastly, Victoria as a very old woman and a national idol. As can be imagined as much depends on Albert as on her: Mr. Carl Esmond acted him to perfection—he *was* Albert as rediscovered by Lytton Strachey. Reviewers and critics of Strachey's *Queen Victoria* did not notice at the time that the most original historical feature of that book was the discovery of the real Prince Consort behind the insipid façade built up by his adoring widow, the stiff, detached, lonely earnest man who only found comfort in work and in teaching, the man who was idolised but not understood by his wife—the perfect tutor. Mr. Carl Esmond's accent and demeanour were exactly right—his considerate firmness and formality.

The one weak place in the play is the last scene but one, the dialogue between the widowed Queen and Disraeli. Here the sureness of Mr. Laurence Housman falters, and in the hands of Mr. Milton Dizzy's exaggerated courtesies and flatteries become too gross to be convincing and lose that genuine romantic sympathy which made them tolerable. Mr. James Woodburn's John Brown, however, is everything that could be desired and Miss Pamela Stanley achieves one of her moments of real pathos as she fingers the broken fragments of the glass in which Dizzy has drunk her health. "Such devotion! Most extraordinary! Oh, Albert, Albert!"

DESMOND MACCARTHY

A SHOW TO SEE

Contemporary British Artists at Agnew's

THIS show is incomparably the most enjoyable of its sort that I have seen. Some thirty artists are represented, and the proportion of bad or dull works is surprisingly low. There is one painting by an R.A., and one by a knight: and it is perhaps significant that these are the two most unpleasing objects in the exhibition. Sir Hugh Walpole, in a preface to the catalogue, says that "Burlington House is of necessity traditional and academic." And sincerely as I respect Sir Hugh as a patron of painting, I could not disagree more fervently. Burlington House ought to be traditional and academic: in fact, it is anarchical and illiterate. All the rules are defied, or more probably ignored. (One wonders how many of the exhibitors have read Sir Joshua's admirable *Discourses*.) At Agnew's, on the other hand, there are several genuinely academic works—Miss Patricia Preece's *Basket of Flowers*, for instance, (not a picture that I like), Miss Benois's *Still Life*, and Mr. Adrian Kent's pleasant landscape on the stairs. These are traditional, grammatical and regular—the sort of picture, in fact, which if Sir Hugh were right, the Royal Academy would necessarily encourage.

"No one," Sir Hugh continues, "would dream of asking an Italian, a Frenchman, a German, who is intelligently alive to the arts, to visit Burlington House and form there his judgment of contemporary British art, but, I think, an intelligent foreigner *might* be invited to the present exhibition on such a ground." This is true, though the show does not profess to represent every tendency in contemporary English art. Wilson Steer, Paul Nash, the Spencers, Ben Nicholson and Epstein are among the absent. Vanessa Bell, Duncan Grant and Keith Baynes have made the selection, and, to my taste, they have done it admirably.

A recent exhibition of English pictures at Rosenberg and Helft's was disappointing partly, I fancy, because in most cases the painters invited had selected their own works. And an artist is often in danger of judging his own work by intentions rather than results. Mr. Baynes, for instance, for the show at Agnew's, has chosen not only a delightful picture of some tulips, but a pot of gladioli which seems to me to misrepresent him. And Mr. Duncan Grant's exhibits I found disappointing. His *Bottle and Oranges* is certainly one of the most enterprising and accomplished paintings in the show. He has painted objects very much in the round against the background of a figured screen or picture which is very much in the flat. The problem presented is intensely difficult, and I cannot think that the solution has been found. His portrait of Mrs. Hammersley is a *tour de force*, but I think rather a cumbrous one. It may be impertinent to suggest that so distinguished an artist is misusing his gifts, but a critic must trust his eyes—they are all he has. Such low-keyed, too obviously painstaking pictures as this are not Mr. Grant's *forte*. They give the impression of being painted as an act of penance, or in answer to a challenge. I believe Mr. Grant to be the best decorative painter which this country has ever produced. When he is lyrical, spontaneous, gay, his pictures are an enchantment. (Look at the lovely decoration on the staircase.) Signal accomplishment remains when he is earnest but the enchantment disappears. No doubt Herrick could have written very honourable blank verse, but are we not thankful that he preferred to sing?

Mrs. Bell's choice in her own pictures is not open to any such criticism. The large *Other Room* is as successful as it is ambitious. Matisse? Of course. But when painters try to follow his arabesque, they are almost always betrayed into vulgarity. The refinement of Mrs. Bell's sensibility enables her to pass where angels fear to tread. This is the best picture in the exhibition, and calls for a home in the Tate Gallery. Almost as good, in a different way, is another painting by Mrs. Bell, *The Garden Path*. It is ravishing in colour and texture, and also is the complete realisation of something seen

—the play of sunlight on leaves in Spring. Most of the other pictures, by comparison, look a little amateurish.

The Gertlers are less good than the best in his recent show at the Lefèvre, the large Sickert is one of his masterpieces. Mr. Daintrey, Miss Frances Hodgkins, Mr. du Plessis and Mr. Allan Walton are all most successfully charming. But Mr. Matthew Smith I venture to consider a greatly overrated painter. His vision is extraordinarily narrow, and the bravura of his treatment has become a formula. The texture of his paint is coarse, slimy and often painfully reminiscent of Sargent. He says the same thing over and over again, and his pictures too often look as if they had been manufactured, like cheap motor cars, on a quickly moving belt.

Now we come to the less-known painters. And though I have already made a song and dance about Mrs. Bell, I am obliged to repeat the performance about Mr. Quentin Bell. For his *Venetian Table* seems to me the bravest, if not the best, of the " young " pictures here. It is a rhetorical affair, with surging draperies and opulent colours, the paint lavished with a palette-knife—a grand explosion of gusto. Most young painters now incline to an abstraction or at least a dimness which puts their good taste in the shop-window and hides their incompetence in the back-parlour. In Mr. Bell's picture one of the table-legs has wandered from the back of the picture-space to the front, but one respects the artist the more for not trying tricks to conceal an occasional uncertainty. And this is the respect which makes me a little uncertain about Mr. Claude Rogers and Mr. Victor Pasmore. I like their works a lot. *The Cinema Attendant* is one of the most satisfactory paintings in the show, the *Italian Restaurant* one of the most charming. But both these painters seem a little evasive. Elimination is an essential of technique, but you must be in possession of the facts before you choose between them. Neither painter makes a mistake in taste or in execution, but one's enjoyment of their work is tinged with a mild uneasiness.

Finally, Mr. Bergen and Mr. Coldstream. Mr. Bergen's *Sunflower* is an oddly composed picture and I don't know that I like it. But it is very smartly carried through with an almost aggressive virtuosity. He has neither the virtues nor the vices of an English painter, and his picture detonates in this exhibition. Mr. Coldstream is a colt very much fancied in the stable, and by all accounts was first past the post in a recent meeting at the Leicester Galleries. His portrait of Mr. Christopher Isherwood I found disappointing. The drawing of the eyes is very seriously good, but the structure of the lower face is rather flabby, while the clothes and background are quite empty. In fact, this is a sketch, not a finished painting. The portrait of Mr. Stephen Spender on the stairs is an ugly picture, but it may be a good one: unluckily it is placed, like the Polar bears at the Zoo, on the other side of an abyss, and one can't judge a picture without rubbing one's nose against it. Sculpture is represented by three of Mr. Frank Dobson's works—all admirable; by a child's head by Stephen Tomlin which makes one resent more than ever the waste of his early death; by a picturesque group of Miss Sprigge's, which I like much less than most of her work; and by a Henry Moore figure in wood—the more I look at this the more vacuous and pretentious I am compelled to consider it.

The general impression left by this exhibition is of gaiety and charm. English painting since the war has been too often the evident product of dusty studios looking on to the murk of London streets. Now artists are going out again and enjoying themselves. In consequence we enjoy ourselves, too.

RAYMOND MORTIMER

PLAYS AND PICTURES

"Floodlight," at the Saville

Oscar Wilde, Spurgeon and Wilhelmina Stitch seem to have collaborated in the conception of Mr. Beverley Nichols. He will write with equal sincerity in praise of pacifists and Nazis, buttercups and Mr. Somerset Maugham and God. By taking his writings together with Mr. Noel Coward's and Mr. Godfrey Winn's, a sociologist could arrive at some very useful conclusions about a large layer of us Englishmen. We may not be quite sound about the Empire, we are not sound at all about Christian doctrine, but what we do like, and no mistake, is a little girl in a garden with her dog praying to God, and a band in the distance playing the National Anthem. The new revue at the Saville, with words and music by Mr. Beverley Nichols, is decidedly better than most revues. None of the scenes is long enough to drag, the scenery and costumes are charming, the " lyrics " much above the average, the tunes eminently danceable. We are given, alas, the dear old stuff about the hysterical miseries of the Idle Rich, and a very funny sketch ends with a very shaming song called " Whoopee for Sale." Nor do we escape time-honoured satire at the expense of doggy women and bitchy young men. At one moment a Rowing Blue delivers (and delivers remarkably well) a terrific denunciation of our decadents, persons, it seems, who wear horn-rimmed glasses and pink ties, and don't like roses or Mr. Priestley's books, and write letters to THE NEW STATESMAN AND NATION. When Mr. Nichols's sight begins to fail, no doubt he will be seen in rimless pince-nez, but why a rowing man, of all people, should disapprove of pink ties is mysterious. Apparently in our author's eyes Leander is the hall-mark of effeminacy, and there's nothing he so much deplores. Miss Frances Day plays the feminine lead: she is more platinum than versatile, and her recitation of Wordsworth is an event that we shall not lightly forget. But she is as pretty as a telephone-cosy and sang a song called " Artificial Flowers " very skilfully indeed. Miss Hermione Baddeley is a different cup of tea, and we were disappointed not to have more of her. What she had to do, she did superbly. Mr. John Mills, Mr. Cyril Butcher and Mr. Frank Fore were all excellent, and either Mr. Tom Gillis or Mr. Edward Britter (we are not sure which was which) is likely in a year or two to have his name in electric light. Altogether a quick, pretty, lively show, which has left us with an increased admiration for Mr. Nichols's talents, and an increased regret that he dissipates them so indiscriminately.

"Three Set Out," at the Embassy

An architect, an actor, and an actress live in youth and poverty in the same boarding house. They have faith in themselves and achieve fame and wealth, but they are not perfectly happy. A variety of calamities ending in bankruptcy finally send them off poor but happy and hopeful. The formula is not new, and whether in the circumstances poverty would indeed prove such a blessing is doubtful; but the dialogue is pleasant enough and the play runs smoothly. Some people will be embarrassed by the longer speeches—the characters have complicated emotions and a talent for expressing the most elevating sentiments—but the audience at the Embassy simply lapped it up. And the incidental comedy was excellent. Marjorie Fielding, as Lady Manning, a crusty old dame, brightened the second act immensely. Constance Cummings infused humanity into the depressingly perfect heroine, and Walter Hudd twisted the withers of Swiss Cottage quite out of shape with a fine hysteria.

"The Black Legion," at the New Gallery
"Kid Galahad," at the Gaumont, Haymarket (both from Sunday)

Mr. Humphrey Bogart, who played the laconic gangster in *The Petrified Forest* appears in both of these films. Otherwise they have little in common. *Kid Galahad* is a boxing melodrama. The fights are spectacular; Mr. Edward G. Robinson has his best part in years; Miss Bette Davis is never extended and Mr. Wayne Morris is a nice new, clean-limbed hero. This is good value for those who pay to be entertained. *The Black Legion* is the sort of film one hardly expects from Hollywood. It has little comic relief, no romantic love, and what there is of domesticity is depressingly realistic. The director has gone against all American traditions in under-emphasising the personalities of the actors; he has told a grim little story, simply and well. The events of which the film is a reflection rather than a record, happened in the Middle West last year. Discontents, incited by emotional rhetoric on Fascist lines, formed themselves into a secret society in defence, they claimed, of the 100 per cent. American man and 100 per cent. American morality. Wearing hoods like those of the Ku Klux Klan they set about flogging and " running out of town " anyone they didn't like. All went well until a victim was killed. An investigation followed and with publicity the society's activities came to an end. The film concludes with a five-minute

sermon on American Freedom and the American constitution, which is irrelevant to English audiences. This is a sympathetic and not over-dramatic account of why they join the Fascists.

"Tsar Lenin," at the Westminster (Stage Society)

Perhaps in despair of otherwise conveying the vastness of his theme, the author resorts to a chorus of abstractions and uses this instrument in an uncertain fashion. The result is that while the realistic scenes stimulate and excite, his essays into expressionism cause exasperated amusement. If the play had been written throughout on the realistic plane, it might hold its own for a run; it should be seen, if only for the unforgettable performance of Mr. Basil Sydney, who makes it a dynamic creation instead of an illustrated lecture on dialectical materialism. His characterisation never falters, from the first scene where he castigates his colleagues in exile as dilettanti of revolution, through the crisis of his accession to power, in the fireless Kremlin, with the Red army attacked on five fronts, and himself the object of espionage; to the last, with its terrifying presentment of Lenin inarticulate and paralytic, practising handwriting, and drinking tea with one side of his mouth. Mr. Sydney demonstrates his passion and authority, his intellect and purpose, and conveys the extraordinary effect on a human being when he makes himself the trumpet of an inhuman dogma. Mr. Sydney looks very like Lenin with his hat off, and exactly like Mr. Sydney with his hat on. Nadya, written in the flat, appears in the round, thanks to the art of Miss May Agate. Ian Dawson, Arthur Hardy and Derek Birch give good performances as Martoff, Trotsky and Dzerzhinsky; and Mr. Charles Maunsell, as Chicherin, stands out through being always unobtrusively in the picture, and gives the character added pathos by a fugitive resemblance to M. Leon Blum.

Don Juan de Mañara, at Covent Garden

The first world performance of *Don Juan de Mañara*, composed by Eugene Goossens to a libretto by Arnold Bennett, was given at Covent Garden last week with an excellent cast and with scenery specially designed by Aubrey Hammond. As far as presentation goes, nothing was lacking to the success of the opera. The famous American bass-baritone, Lawrence Tibbett, who made his first appearance here as Scarpia earlier in the season, was extremely well cast as Don Juan, and gave a semblance of life to a rôle which is, however, thoroughly unconvincing. The libretto is adroit and full of stagecraft, as might have been expected from so skilful and experienced a writer as the late Arnold Bennett, but it is a purely mechanical craft. The music corresponds in character to the libretto and consists chiefly in an extraordinarily clever avoidance of banalities and pitfalls. The way in which Mr. Goossens escapes being boring without having anything vital to say must command respect. Nevertheless, the opera cannot be said to be anything more than interesting—to hear once.

The New Sculpture Gallery at the Tate

Gift-horses must not be looked in the mouth. But when one such has thrown you, you probably take a peek at the next present from the same donor. Lord Duveen added to the National Gallery some rooms in which almost perpetually reigns a Cimmerian darkness. His new sculpture gallery at the Tate is admirably lit, but it is built in the neo-Roman style developed in America for use in railway stations. And the handsomeness of the scale reduces most of the statues to statuettes. The new Maillol presented by the National Art Collection Fund, though as yet visible only in plaster, is so noble a monument that, like a locomotive, it can hold its own against the gargantuan pillars. But poor Bates and Thornycroft and Poynter and Mestrovic look even more wretched than they did before. Even Carpeaux, a charming sculptor, dwindles here into a second Fabergé. There is little enough first-rate modern sculpture in the Tate—or in the world, for that matter; and only first-rate works will be able to stand this gruelling test.

Dalcroze Eurhythmics at the Ring, Blackfriars

The earlier part of this performance of eurhythmics last Saturday was given by adults. They carried out a number of complicated rhythmic movements to music gracefully and accurately. It provided a complete skeleton of the Dalcroze training in movement, rhythmic response, and interpretation of music by dancing. The latter part was a demonstration by the children of the Caldecott Community. These children come from abnormal homes, and the community has for some time used the Dalcroze methods as part of its training. The children walked well, danced as though they were enjoying themselves, and were remarkably free from self-consciousness on and off the stage. They gave the impression of being more spontaneous and self-reliant than children of the same age from normal homes and ordinary schools. How much credit for this can be given to eurhythmics would be hard to guess. But they danced very pleasantly and made the rather pedantic phraseology of eurhythmics seem a reasonable and cheerful affair.

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THE COMING WEEK

FRIDAY, July 2nd—
Public Meeting on behalf of Spanish Relief. Speakers: Dr. G. P. Gooch, Viscountess Hastings, Philip Jordan, D. N. Pritt and others, Porchester Hall, 8.
Institute of Public Administration Conference, Gonville and Caius College, Cambridge. Till July 5th.

SUNDAY, July 4th—
M. J. Bonn on "Propaganda and Intervention," Conway Hall, 11.
"But Not Your Heart," Arts.

MONDAY, July 5th—
E. Hardy on "Is Shaw's an Intelligent Guide to Socialism?" 39 Doughty Street, 8.30.
Uday Shan-Kar and his Company of Indian Dancers and Musicians, Gaiety.

TUESDAY, July 6th—
Prof. Reinhold Niebuhr on "Do State and Nation Belong to God or the Devil?" Great Hall, University College, 5.
"A Spot of Bother," Strand.

WEDNESDAY, July 7th—
"They Came by Night," Globe.

THURSDAY, July 8th—
Conference on "The Challenge of Democracy," Ashridge College. Berkhamsted. Till July 14th. Particulars from Assoc. for Education in Citizenship, 10 Victoria St., S.W.1.
Garden of Frognal Grove, N.W.3. open to the public, 2–6. Admission 1s. in aid of Hampstead Hostel for Mothers and Babies.
"Women of Property," Queens.

FRIDAY, July 9th—
Memorial Meeting for John Rickman, killed in Spain. Conway Hall, 8.

Current Literature

BOOKS IN GENERAL

THE ordinary man (by which I mean someone like myself) feels that some of the sciences are mysteries that he has a poor chance of ever understanding. Mathematical symbols awe him and the queer gap between theory and practice in chemistry and physics seems unbridgeable. Biology is easier—but the more one studies biology the more profound respect one feels for the few men who find out anything important. There are so many blind alleys, each with its specialised biologist at the end of it, boring away like a toredo worm into the solid rock. The study of animal behaviour is fascinating—but spiritually chilling: the ordinary man would not have the persistent faith to spend every spring crouched in a little tent, playing tricks on the Black-headed Gull like Mr. Kirkman, whose *Bird Behaviour* I should like to recommend once more. It is an astonishing piece of field work, which nobody interested in the study of instinct can afford to neglect. Most of us feel modest about our capacities for observing gulls but not about observing men. We all feel sure we could be anthropologists. One has only to make friends with the savages and write down objectively what one observes. Readers of Gregory Bateson's *Naven* will recollect that the interpretation of the facts is sometimes puzzling. However, we may buy *Mass Observation*, by Charles Madge and Tom Harrisson (Muller, 1s.) and do some field work at home, studying Coronation crowds and meetings in the Albert Hall. In an optimistic foreword Prof. Julian Huxley writes that he feels there is room for the untrained amateur as well as the trained scientist to engage in Mass Observation, and compares it with bird watching. Like many discoveries, Mass Observation is nothing essentially new. People have always watched each other a good deal in a random sort of way, have been attracted and repelled and noted each other's behaviour. Mass Observation is collecting all that, writing it down, and filing it scientifically. The movement springs from the events leading up to Edward VIII's abdication, when "Millions of people . . . had to make a personal choice, almost for the first time since birth," and Messrs. Madge and Harrisson felt they were in so strange a world that they could not observe fast enough, and it is possible also that feeling themselves in a minority made them wish to get in touch with others, who felt as scientifically as they did about it all. They have conceived of the movement on a big scale:

> Not only must the greatest possible number of people be studied, but the greatest possible number of people must help in the observations.

The movement is already well under way with its hundreds of observers and seems unbeatable as a sport. The mass observer can dress up in the "field wardrobe" which is to be established, so that he can pass unrecognised for an actual man in the street. So when one meets a friend in an obvious disguise, one will know what he is up to. I hope a special study will be made of tandem-bicycling, which has already engaged the attention of the great American observer, Mr. James Thurber, in *Is Sex Necessary?* The observer will have the glorious sensation of feeling he is a detective, and will be supported by the feeling, so necessary to many people, of being only one of a number whose combined surveys "will give an extraordinary picture . . . though the material they report is completely ordinary." Madge and/or Harrisson's remarks on art show a certain limitation of outlook:

> If art descends from the clouds which now hide it and is once more generally intelligible. . . .
>
> Both the greatest artists and the greatest scientists look at the world in the same realistic way.

In general one may say that Mass Observation bears a strong resemblance to the Pickwick Club, the objects of which were very similar. One can only hope the results will resemble the *Posthumous Papers*, deplorably unscientific as they were. There is a danger, lest they become as voluminous as the entire *paperasseries* of the Italian, German and Russian police.

* * *

What starts as the field observation of the cult of the Aspidistra may, however, be more than an amusement helping to keep the intellectual conceit of the minority flourishing. It might develop into something comparable with the "popularist" movement of 1860 among the Russian revolutionaries in which rich girls went to work in cotton factories and army officers became shoemakers. The mass observer should model himself on Dr. Conrad Arensberg, whose lectures delivered in Boston have been republished under the title of *The Irish Countryman* (Macmillan, 10s. 6d.). Dr. Arensberg went to live in a small community in Co. Clare and gives an extremely clear account of the "social anthropology" of the people. The unit among the Irish peasantry is of course the family, all the members of which work on their piece of land. The father remains head of the family until his death, or until he retires on an old age pension and makes the farm over to one of the sons—often a man of fifty—who only then is free to marry if he can find a suitable fortune. The fortune—which is frequently as much as six hundred pounds—goes to the old man, who uses it to portion one of his own daughters. Thus the dowry often circulates from family to family and any token would do as well. The system, which has grown up since the famine, leads to late marriages and marriages of the biologically unfit.

* * *

Dr. Arensberg brings out the co-operation or "friendliness" of the farmers, which is based on blood-relationship, and in a most interesting chapter traces the same in the relationship between the shopkeeper and his customer.

> *Many indeed are the shops which rely almost entirely upon this family trade.* . . . The shopkeeper is bound in turn to his family trade. He owes obligation to the country cousins who buy from him. In this way a durable bond is created which exists over and above the economics of retail trade. . . . Business, then, in the market-towns is no frantic search for better qualities at lower prices.

Dr. Arensberg gives this as the explanation of why Irish shops usually have only the family name over them. He might have added that it is why all shops deal in the same classes of goods. Perhaps his most interesting suggestion is the importance and meaning of the West room. The farmers' cottages are almost invariably built running East and West, and the room the other side of the living room chimney stack, the West room, serves as a parlour in which all sacred and ornamental objects are preserved. To it the old people retire, when the time comes, and the fairy paths pass it. Dr. Arensberg has a chapter on fairies (he might have compared the American slang use of the word with the Irish fairies who steal boys, who are therefore dressed as little girls to escape their attentions). More exciting than Dr. Arensberg's lectures is *The Secret Languages of Ireland*, by R. A. Stewart Macalister (Cambridge, 16s.), which describes Hisperic Irish and Hisperic Latin, which were in use in the early Christian period. The most exciting discovery, however, was made just about fifty years ago when Leland became aware of the existence of a complete secret language, which he called Shelta, among the Irish tinkers. Further material was collected by John Sampson and studied by Kuno Meyer, who contended that it was a language of great antiquity identical with the secret language of the ancient bards and druids. Professor Macalister, who has worked over all Sampson's papers, disproves this finally. Though the vocabulary is derived from Irish, the grammar is almost entirely from English, and English idioms are translated.

> There remains a small heritage of early material enough to show that for all its spuriousness it has some few links with the older secret languages of Ireland.

It is, in short, more like Mr. Pickwick's inscribed stone than the Ogham it was supposed to be. But I never quite understood why Dickens was so contemptuous of that stone. Let us wish the mass observers good hunting and hope they may discover something as unexpected as the Shelta language.

DAVID GARNETT

KAFKA

The Trial. By FRANZ KAFKA. Translated by WILLA and EDWIN MUIR. *Gollancz.* 7s. 6d.

The Metamorphosis. By FRANZ KAFKA. Translated by A. L. LLOYD. *Parton Press.* 3s. 6d.

Four books by Kafka have so far been translated into English: *The Castle* and *The Trial* (unfinished novels), *The Great Wall of China* (short stories and aphorisms), and *The Metamorphosis*, a long short-story. The shyness which a reader will find strongly at work in each of these books was characteristic also of their author, for his reputation rests now, not on the few stories extorted by friends and published during his lifetime, but on writings which he left unfinished, with instructions that they should be destroyed. Among these posthumous writings, *The Castle* and *The Trial* take a high place. They reveal a puzzling and very extraordinary talent, for which it is difficult to find comparisons. Mr. Edwin Muir, in his introduction to *The Castle*, has suggested that perhaps the best way of approach is to regard it as a sort of modern *Pilgrim's Progress*, "with the reservation, however, that the progress of the pilgrim will remain in question all the time, and will be itself the chief, the essential problem." That is well put; Kafka's hero not only sets out to discover a "right way" and meets obstacles at every step, but he cannot even be sure that he is headed in the right direction. Anyone who has read the book would agree with this account of it. Nevertheless it is misleading, if only because it treats Kafka's story in one set of terms exclusive of all others—that is, as religious allegory. The story might equally be regarded as psychological fantasy, and then the fears, doubts and magnificent advances of the hero become a projection of the author's own desire for human contact. Whichever way you look at it—and critics tend, of course, to choose the way which corresponds with their own view of life—it remains an interpretation rather than a description. So complex and deep are the forces at work behind Kafka's art, so simple by comparison their expression, that the powerful first impression they make on a reader—before he has time to look round for explanations—may very likely be the true one. As literature, *The Castle* and *The Trial* exist on the same footing, say, as *The Ancient Mariner*. What was Coleridge's moral—kindness to animals, do you suppose? And the mariner, and the albatross—how much can be squeezed out of them? It seems to me hardly less absurd to press for exact meanings in Kafka. Granted that he had been reading Kierkegaard's *Fear and Trembling*, with its paradoxes of Divine justice, before he wrote *The Castle*, that does not make the novel a transposition of the philosophy. It can, and does, hold several meanings at once—not least the imprint of the illness (consumption) of which he died. The sense of calamity, of inevitable struggle and failure, outweighs every other in his stories.

"Fantasy" is, unfortunately, too light a word for such writing as Kafka's; but it is the only word. To say that he writes a foot above the ordinary in order to convey unseen truths, though correct, may sound pretentious; let us, then, use the common term. Fantasy implies as a rule flight, a creation in which "anything may happen next"; that is its charm and its weakness. How small a place productions of this sort hold in literature! Kafka's fantasy, I need hardly say, belongs to that higher order—*Axel* and *Gulliver's Travels* are examples—in which events are ruled by a superior logic. Not "anything may come next," but only something within a particular key: what that key may be we can only guess by the superb rightness, the surprise and satisfaction, of every detail. Kafka is intensely logical with a hidden logic. K., the hero of *The Trial*, wakes up one morning to find that he has been arrested; from that moment—the very first sentence—when his breakfast fails to arrive and a man in uniform sits fiddling with papers at a table in the other room, we feel the rise in temperature which never drops throughout the novel. The landlady and perhaps the other lodgers are aware already of his disgrace. Across the way an old woman stands at a window watching; K. demands an explanation from the official; the old woman is joined at her look-out by an old man; K. stamps about in his shirt, protests his innocence, says that he will meet any charge (it has been left vague); the couple are joined at the window by others, who talk behind their hands and point. The atmosphere of conspiracy is increased by the conversation in the room and by the behaviour of police; K. soliloquises like a dreamer, and when on occasion his voice rises to a scream, the police unexpectedly grow calm and reply quietly, as though to put him further in the wrong. He has been arrested and a notice to appear in court will be served later; meanwhile he can go to work at the Bank as usual.

So life is resumed—this is the atmosphere of nearly all Kafka's stories—but with an added intensity and terror, with a secret burden, a mystery which must be solved. He holds a high position at the Bank and by pretending to be busy he can have his room to himself. The time which he once spent at his desk is now passed in staring out of the window. He has committed no crime, he will draw up a record of his whole life, accounting for every action. (One touch on his privacy, it will be noted, is enough to start his activity, and throughout the book it is he who seeks out his accusers, and not they who seek him.) The clerks are exchanging glances; how much have they heard? Late one evening as he is leaving his office, he hears cries from a room at the end of a corridor. He opens the door: two of the men who arrested him are being flogged by another for some misdemeanour. That strange scene in the Bank itself—like some fatal disease revealing itself suddenly by a trifling eruption—fascinates and alarms him; he slams the door. Weeks pass; he appears before the Court (a miserable affair in a tenement attic); his case is indefinitely postponed. He happens to walk again along the corridor, hears a cry, opens the door and sees the three men still there enacting their tableau.

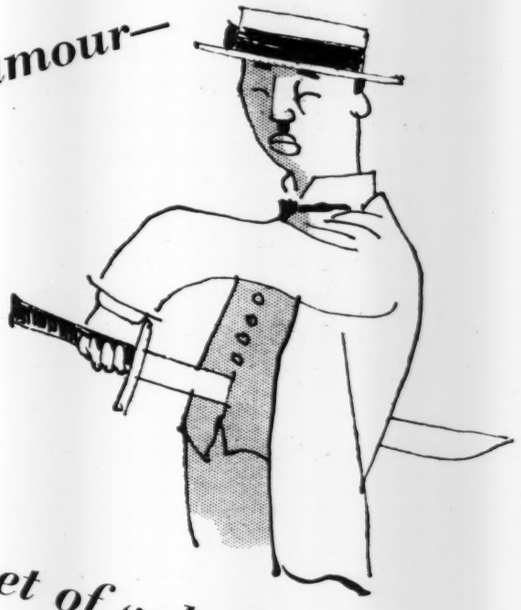
Touches like this—mysterious or terrible, or both—astound and compel one's attention. The *continuity* of strange oppressive events, told in a deceptively quiet prose, is perhaps what impresses most. In such invention Kafka is inexhaustible; and *The Trial* contains scenes of dreamlike immobility or claustrophobic horror which have no parallel in literature. I have mentioned the difficulty of finding comparisons; *Crime and Punishment*, perhaps, is nearest to *The Trial*, if one must compare. Kafka has a good deal of Dostoevsky's dramatic power and spiritual intensity without his preoccupation with evil. For Kafka the problem of evil is not so much the sin a man commits as the sins committed against him—Job's experience; what seems petty and unjust to man is yet Divine justice seen through the wrong end of the telescope. I am not suggesting a close comparison between the two, but there are points of resemblance. In both, for example, there is an atmosphere of delirium, the goal is spiritual, events are subject to an increasing tension, a man isolated by circumstance finds in women a subsidiary and perhaps deceptive help. In a sense, too, Kafka—though saintly in his life—might be classed among the "underground men."

Kafka is the lesser and more formal artist. We are not distracted from the spiritual drama by the existence of "real" characters outside the author's own. His narrative proceeds like music, announcing, developing, pausing, quicker or slower as it suits; a moment can be held like a chord, an incident repeated or varied with meaning. What happens in *The Trial*, after the arrest, except that every step taken by K. to meet his accusers proves to be a step backwards? In the end two men wearing tall hats and looking like second-rate actors call on him at night and take him through the streets to a pit outside the town. They thrust a knife into his heart and turn it twice; "Like a dog," he says as he dies. Yet the effect of his squalid and grotesque adventures—at one point he is making love to the examining magistrate's charwoman—is tragic. K. in his way is as noble and affecting as Don Quixote. Nor is he a fool, but an extraordinarily wise man. His tragedy is that despite all his qualities and his endeavours he is excluded from something, something so important to him that he will seek the meanest contact with it (the charwoman). Is it God, or the world, towards which he makes this heartbreaking approach? Both perhaps. From time to time in an image, an irony, a happening in the story we are aware of parable. The illumination comes and goes, throws its light backwards and forwards; and it is meant to leave us wondering.

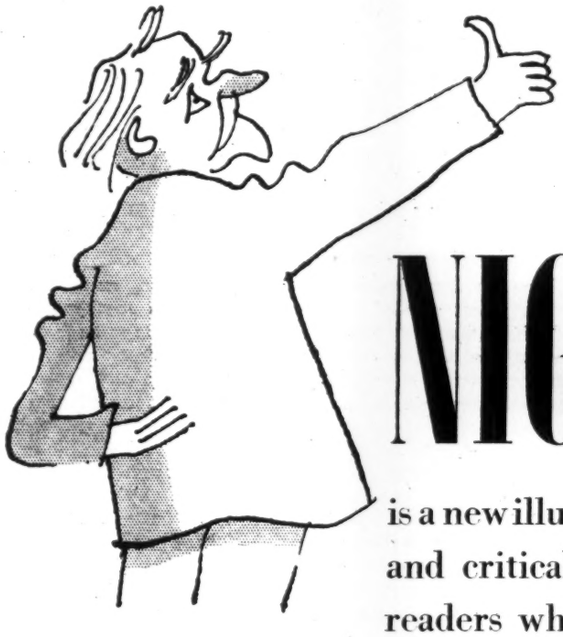
Few authors writing directly out of themselves have been at such pains to hide themselves in their books; it was for this reason, no doubt, that Kafka wanted *The Castle* and *The Trial*, the most personal of his writings, destroyed. But though puzzling at times by its oddity, his fantasy appeals with amazing lucidity and directness to the imagination. There is in the current *Life and Letters* an excellent example of his fantastic creation at its lightest: the story of a trapezist who never comes down from his height except to travel with his manager to another town by train, which he does lying in the rack. By contrast, *The Metamorphosis* is one of the most horrifying stories ever written. It begins:

As Gregor Samsa awoke one morning from a troubled dream he,

A contemporary sense of humour—



A contemporary set of values—



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MACMILLAN

found himself changed in his bed to some monstrous kind of vermin.

He lay on his back, which was as hard as armour-plate, and, raising his head a little, he could see the arch of his great brown belly, divided by bowed corrugations. The bed-cover was slipping helplessly off the summit of the curve, and Gregor's legs, pitiably thin compared with their former size, fluttered helplessly before his eyes.

When his family see what has happened to Gregor they are dismayed and keep him locked in his room. He props himself up at the window, or goes for walks over the ceiling (this is his only pleasure) and lets himself fall with a plop on the floor. Much of his time is spent at the keyhole listening miserably to the conversation of the family, who eat their meals in the next room; without the money he used to earn, their poverty has become acute. He dies after enduring frightful humiliation, and the family begin to smile again. It is told with masterly insistence and pathos. Kafka perhaps wrote under the stress of horror at his own illness, and it must have been one of the stories of which he thought well, for it was published while he was alive.

With the appearance of these two books—excellently translated, by the way—we can begin to see Kafka in something like his true proportions. He is unquestionably, I think, one of the most important writers of his generation—a novelist who makes no concessions to his material. Probably no other writer so appalled by the surface of life has plunged so eagerly and noiselessly below.

G. W. STONIER

NEW NOVELS

Alas, Poor Lady. By RACHEL FERGUSON. *Cape.* 7s. 6d.
Sunset at Noon. By RUTH FEINER. *Harrap.* 7s. 6d.
The Last Romantic. By WILLIAM ORTON. *Cassell.* 7s. 6d.
Testament of Stephen Fane. By NEIL BELL. *Collins.* 8s. 6d.
Civilian Into Soldier. By JOHN A. LEE. *Werner Laurie.* 7s. 6d.
More Than Somewhat. By DAMON RUNYON. *Constable.* 7s. 6d.
Funny Pieces. By STEPHEN LEACOCK. *Lane.* 7s. 6d.

None of these books is really worth reading as fiction, though one of them is good, honest reporting, and another might with care have been made into a good novel. The rest are of the sort through which people will idly glance twenty years hence at seaside hotels, astonished and amused at the sort of trash which fetched seven-and-six in the thirties. If this sounds bad-tempered, I can't help it. It is one of the hardest things in the world for a novel reviewer to keep a sweet temper, and, reading the invariably good-natured critics, I have more than a suspicion of how they manage it. By skipping, by skimming, by paraphrasing the publisher's blurb; by anything in fact that will save them from sweating through the beastly things from page 1 to page 327, or page 465, or (but not, thank heavens, this week) page 836. Alas, I could never wear such seven-league boots with an air; I must flounder painfully along from page to page, as though I were still at school mugging up Cicero for the Higher Cert.; and if the going is particularly muddy no wonder a genteel curse escapes me as, in the small hours of the morning, I reach the long foreseen, the commonplace conclusion.

Now that the well-made plot is no longer in fashion the novel has come to be regarded as a refuse heap for everything you can't use up in *Harper's Bazaar* or cocktail party chatter or the local parish mag. Of the authors listed above only Miss Ferguson understands the possibilities of the novel as a form, and she has had the wit to choose an excellent subject. Grace Scrimgeour is one of the thousands of impoverished gentlewomen who have been left high and dry by the stupidity and the disastrous fertility of their Victorian parents: a new baby every year, generally a girl, and no provision for their future if they fail to hook a husband. Two of the not very attractive Scrimgeour girls do fail, and reach middle-age still entrenched behind the red brick of South Kensington with a scatter-brained mamma who shuts her eyes to the changing times and the declining value of the family investments. At her death Grace and Mary are left with a hundred and fifty a year apiece; and Miss Ferguson has been brilliantly successful in tracing the growing resentment, as this pittance melts away, of the relatives who have to come to the old maids' assistance. Grace too is excellently done, ordinary and narrow and silly on the surface, real and pathetic and likeable underneath. She declines, after Mary's death, into companionship and inefficient governessdom; and we become so attached to her ourselves that we are delighted when she falls in with a wayward

artistic family who appreciate and love her. But her health fails, and she has sunk, uncomplaining, into very low water when she is rescued by one of the benevolent societies for distressed gentlefolk. Does the tough reader hold that to fear and hope and sympathise with the characters is no part of the true pleasure of fiction? I know that there are people who (undeterred by our experience with all major novelists) will have it so; and they will get very little out of the gentle humanity of Miss Ferguson's story. The fact is, she makes things difficult enough for even a confirmed "sympathiser" like myself by the frequent ineptness of her style. A story of this sort should obviously be written in old-fashioned direct Trollopian; but Miss Ferguson insists on treating us to a good deal of that tedious business "the stream of consciousness," and this involves a quite maddening reiteration of the pronoun "one." Thus:

> One was searching desperately for some fault in oneself. . . . One had been unobservant, obtuse?
>
> . . . And now one hated Clarence as well as the baby, though the nurse had been the earliest to join the procession by her assumption of one's maternal adoration.
>
> Over forty. And one was only twenty-three, oneself.
>
> . . Steeling one to be being as plucky as was in one. . . .

All this, and more, in three pages! Add a number of sentences which don't work out at all, and a tendency to get words absurdly wrong (to write "phoo-phoo" instead of "pooh-pooh"), and the reasons for qualifying "one's" praise of a good novel will be apparent.

Sunset at Noon is the quite undistinguished account of a Viennese girl with a desperate urge to succeed who writes a few successful, but also quite undistinguished novels and at the end finds that she has neglected the one thing which gives life meaning. No film-goer, no novel-addict will need to be told what that thing is. After the regulation motor smash she achieves that too, and the hospital ward reunion with Professor Hartog is such obvious cinema that you can almost hear the audience shuffling into its coats and hats as you read. The writing is cheap and magaziny: of Stanzi's first young man we are told, within two pages, that he has "metallic-like fair hair," "the whitest teeth she had ever seen outside a tooth-paste advertisement," and "an absurdly good figure"; furthermore, that he is "idiotically good-looking" and "ridiculously blond." Oh! the wriggly self-consciousness of those adverbs? Would Miss Feiner (or her Stanzi) talk about an absurdly good chop, or an idiotically perfect train-service?

The Last Romantic is less vulgar than *Sunset at Noon*, but far more boring. It is one of those uncomfortable books on the borderline of autobiography and fiction. It is about a boy named Michael, born apparently about 1890, who very naturally spends the decade before the war in "questioning the meaning and purpose of life"; and the author has transcribed (with exact dates) huge wads of a supposedly genuine diary, of which the following is a fair example:

> Let us clasp firm hands across the roughness of our pioneer path, and sing and shout in our individual corners and crevices of life—shout across the dim valleys behind and before, shout gladly and freely up into the sunrise, till the clouds and the sun and the firmament answer back and send the echo crashing in triumph down the years ahead! (April 6th, 1909.)

We are given long lists of, and even extracts from, the books he reads; and there is a whole chain of nondescript girls with whom Michael falls wistfully, and ever so purely, in love. Real people like Orage are introduced, we are told what Middleton Murry thought of the hero, and on page 269 the level of his diary is greatly improved because it is taken over by a girl called Catherine, who is (I am told, though the book itself does not say so) Katharine Mansfield. Michael's death in Flanders (finely described) is unmoving because in life he has seemed no more than an abstraction, a focal point for all the everlasting philosophising and mysticising of high-minded youth. Katharine Mansfield fans can easily scan the eighteen pages concerned with her without battling their way through the whole book.

About *Stephen Fane* certainly there is nothing high-minded, though he and Michael are more or less contemporaries. Stephen's creed, which the author takes to be typical of normal middle-class Englishmen, is summarised on page 157:

> I have never believed in friendship between men and women; I mean friendship and nothing else. . . . To me the only possible association between a man and a woman is one which includes physical intimacy and I can in truth visualise none more delightful. . . . My happiest experiences have been in women's arms; I can imagine no happier ones. Higher ones? Doubtless there are for some men but not for me. Life for me would have no meaning at all without

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the physical love of women. For the rest, the pleasures of the mind and the spirit (do they exist at all? I mean an absolute, separate existence) I would barter the whole lot for a night with a woman I am for the time being in love with.

It is unfortunate that, holding such very definite views, Mr. Fane should have married (on page 402) a woman who was prudish and sexually cold; he ought to have been able to guess, we feel, after all that experience. By page 405 they have separated, and the book takes the form of a testament intended for the son whom he will never see again. There may be some who will enjoy this story of a commonplace life, but they should be warned that it is not pornographic. The war chapters are good.

There is indeed a disquieting amount of war about publishers' lists these days. *Civilian into Soldier* goes clean through the horrors of 1914–1918 as seen by an idealistic young New Zealander. As a work of art it is unimportant, but those who need reminding of the facts of war (and in spite of Spain they seem to be many) might do worse than to consult the graphic pages of Mr. Lee, who is now Parliamentary Under-Secretary to the Prime Minister of New Zealand.

America provides gayer material. Mr. E. C. Bentley makes in his preface large claims for Mr. Runyon's hard-bitten yet oddly innocent sketches of the New York underworld, but I found them diverting, not (like O. Henry) because of the wit or skill of the plots, but merely owing to the many fresh and enchanting turns of Bowery speech. And this palls after a bit. As an old admirer of Stephen Leacock I am upset by the total lack of self-criticism shown in his recent books. Not even the flimsiest contribution to a college rag is excluded; there are jokes here about the conversations in French grammars which have served amateur and professional humorists for generations. But how very funny he can still be, on occasion; reviewing famous books of the past, for instance. Here he is on *Genesis*:

> Dr. Moses writes a clear and scholarly style, ending each sentence before beginning the next one, and dividing his sentences with full stops. We hope that this first essay will be followed by others. We would like him to write a book on Exodus and certainly one on Deuteronomy, both of which topics would suit him.

DESMOND SHAWE-TAYLOR

Mesdames et Messieurs,

Voyager en France, c'est magnifique! mais comment croyez-vous vous perfectionner dans la langue française sans lire parfois des livres français? Choisissez-en donc un pour cette semaine. La *Collection Nelson*, dont tout le monde connaît les charmantes reliures blanches, renferme les meilleurs œuvres de Flaubert, Zola, Maurois, Dumas, Daudet, Balzac, Pierre Loti, Alanic, Gautier, etc. Romans, biographies, voyages, contes: tous les genres se trouvent dans cette édition; de plus, il s'y ajoute chaque mois des titres nouveaux. En vente en Grande-Bretagne à deux shillings, et partout en Europe.

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AGREED, BUT WHAT THEN?

The Necessity of Pacifism. By JOHN MIDDLETON MURRY. *Cape.* 3*s.* 6*d.*

This is a difficult world in which to live. Never, I am convinced, did the man of simple goodwill find it more difficult to thread his way through the labyrinths of contemporary appearance to some reality of action which could satisfy his total being—his instinct, his intellect and his imagination.

Just so. Mr. Murry speaks, I submit, for all of us. But has he made "reality of action" easier? For me, he has not; the reader must judge for himself. There is, first of all, a sound berating of the whole Socialist movement. Democratic gradualism is dismissed as useless; for one thing, no one believes in it; for another, it would not make a new world. It would only introduce a different division of the spoils of the old one. Mr. Murry sees plainly enough that there is no specific virtue about the working class, and no reason to suppose that, if it stepped into the shoes of its capitalist masters, it would run the world very differently. The conception of the good life entertained by the revolutionary Communist is not, taking it by and large, very different from that of the reactionary Blimp. Each would like to accumulate large quantities of material objects, be able rapidly to alter the position in space of pieces of matter, including his own body, to hit balls with various kinds of metal and wooden implements, and to deprive other creatures of life by introducing pieces of metal into their bodies from a distance. The main difference is that reactionary Blimps are in a position to realise a larger part of their purposes than revolutionary Communists; it is for this reason that Communists are revolutionary and Blimps are not.

To introduce what is in effect merely a redivision of the spoils, Mr. Murry would not lift a finger. By a social revolution he does not mean a change in the holders of material wealth and the enjoyers of bourgeois amusements, but a

> revolution which shall establish a social society in a form in which it corresponds to the ideal cherished by the humane imagination of those Socialists who have been the inspiration of the movement in this country—to the ideal of a society in which advantage has been taken of the Machine to establish that relation of social justice and human brotherhood between men of which the rare spirits have dreamed so long.

In other words, it is not enough for him that men should become economically free; they must also become ethically virtuous, and his charge against gradualism, as exemplified by the British Labour Party, is that, even if it had the power to effect change, which is doubtful, the change would not be worth having.

Rejecting gradualism, Mr. Murry is not, however, a Communist. Russian conditions are not English, and the submission of the Communist Party "to the abstract dogmas of the Comintern has been the major disaster that has befallen English Socialism in my time." It is not that Mr. Murry objects to dictatorship as such: all violent movements, he points out, end in dictatorship—witness our own Cromwellian dictatorship after a revolution whose objects were toleration and political liberty—but the objects of the revolution need not be lost in the dictatorship; they may only be temporarily obscured, as, apparently, in Russia. Mr. Murry denounces British Communism because he considers that it grossly misconceives the situation when it treats Russia, or even Spain, as an example for England. There has been a revolution in Russia; therefore, one day there will be a revolution in England: there is a class civil war in Spain; therefore, one day there will be a class civil war in England. So runs the argument. But the Russian and the Spanish revolutions were not anti-capitalist but anti-feudal revolutions, and throw little or no light upon the specific problem which faces British Socialism, the problem of how to bring about a social revolution in England.

And so we come to Mr. Murry's own specific, which is, briefly, "Back to Jesus," or at any rate "Back to the ethics of Jesus." Human brotherhood, he holds, is the only cure for the evils of the world. It is the way out of our economic impasse, since it is only under some form of Communism that the solution to the problems created by the new techniques of production can be found; it is the answer to the ethical puzzle, What shall men do and how shall they live when Socialism has been established?; and it offers the only practical method for the establishment of Socialism, since violence cannot but negate the ends for which violence is introduced. You do not, in fact, make men brothers by shooting them in the name of brotherhood.

Mr. Murry is not optimistic about his proposals. He does not

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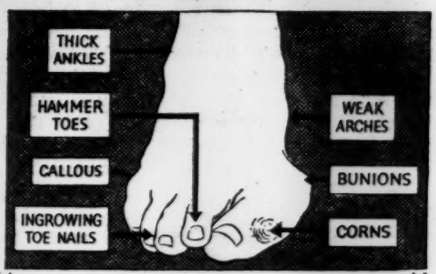

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believe that it is easy to change the ethical basis of an acquisitive society. He does not think that it is by any means certain that our society will be rendered Socialist by any method; on the contrary, he thinks it is only too likely that we shall relapse into the barbarism engendered by war. Nevertheless, it is in the Christian method of non-violent resistance to war and in the development of the Christian ideal of communal living that he sees our one chance of survival. These are the ideals of the Adelphi Centre with which Mr. Murry is prominently associated. It aims at revolution which is neither political nor economic but moral, since it is only if men are changed in heart, that they will generate the drive necessary to introduce Socialism and acquire the moral worth which is necessary to live under Socialism. Hence, the primary purpose of the Adelphi Centre is to create Socialists here and now by educating men and women in community living. Even if the worst comes to the worst and our civilisation collapses, such centres as this may become vehicles for the preservation of the little civilisation we have managed to achieve.

There is little in Mr. Murry's book with which a reasonable man could wish to disagree. That men should love one another we have always known, and there was never a greater need that they should do so than to-day. But how are they to be induced to do so? One's neighbours—the fact is, alas, only too obvious—are for the most part not lovable; one's brothers not fit for brotherhood. It is only by an act of faith that we can be induced to follow as a duty a course of action to which we certainly do not feel moved by impulse. How is this act of faith to be achieved? Not, I fear, by moral exhortation. For two thousand years, from hundreds of thousands of pulpits, in a million sermons, human beings have been assured that they ought to be unselfish, kind and humble; that they ought to resist evil, not with a contrary evil, but with good; that they ought to think of their neighbours as much as they do of themselves, and of God more than either, with the result that, so far as morals go, the behaviour of the crowds of modern Ealing is, by and large, indistinguishable from that of ancient Athens. Christianity did, indeed, introduce the virtue of pity, and one spared one's prisoners and freed the slaves. But for pity it is necessary that one should see those whom one pities, and modern war, which strikes from afar, has deprived mankind of the benefits of the one Christian virtue which it was in a fair way to learn. Mr. Murry has written an essay in moral exhortation, reasonable, edifying, even convincing; but though one's reason is convinced one's life remains unaltered.

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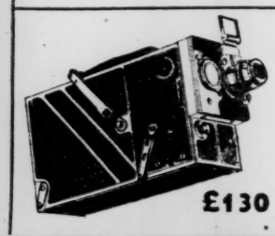

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IN KENYA AND ELSEWHERE

The Land That Never Was. By ALYSE SIMPSON. *Selwyn and Blount.* 8s. 6d.
The Cactus Eaters. By JULIAN A. WESTON. *Witherby.* 10s. 6d.
Zulu Journey. By CAREL BIRKBY. *Muller.* 12s. 6d.
Cannibal Feast. By JOY LANGTON. *Herbert Joseph.* 10s. 6d.
The Lost City. By RENÉ JOUGLET. *Robert Hale.* 12s. 6d.

The first of these volumes is not a travel book; it describes the farming experiences of a young couple who went out to Kenya, with £2,000, to "make good." They had seen the country advertised in glowing terms: "delightful climate, glorious scenery, ideal place for the man with small capital," etc., etc. Friends (of course) knew or had heard of young men who were out there and "doing splendidly." £2,000, by all accounts, would be enough to start off with. Seen from a draper's shop in the Midlands, it was a dazzling prospect.

The rest is patent to common sense. Indeed "Joan," the narrator, seems to have had doubts all along; before they left the ship she was hoping that "John would know when he was licked before it was too late." But at every point Kenya surpassed her forebodings. The towns proved to be more God-forsaken than "Mannington." The English were a penance and a grim warning—especially in festive moments, when they got together and attempted to drink themselves into the conviction that they liked Africa. "John" sought out one or two of the young men "doing splendidly," who began the acquaintance by trying to sell him their farms. There was no money in farming—nor in anything else, apparently, without capital; and £2,000 was very little better than none. It took the newcomers some time to find any land at all, at their price; at last, however, they succeeded in acquiring a thousand acres, on the edge of a swamp, in a stifling climate and a dead, colourless, dreary landscape. (The "park-like beauty of Kenya" is confined to the highlands.) In this dismal solitude, always more or less ill, unceasingly conscious that "they were not making any money and they were not going to make any money," they came to think with yearning of Margate on a bank holiday, and to envy suburban husbands returning home in the evening to mow their lawns.

"Joan" is an observer whom one can trust; it is easy to see that everything—and everyone—would be like that. And yet she somehow exasperates, not merely in the long run, but from the first. The jacket warrants her free from bitterness or self-pity; I don't know, in that case, how her injured, querulous tone ought to be described. There is something anaemic about it; one would rather have a little hearty vituperation than one long grumble. When, after seven years, she and her husband manage by great luck to sell out and return to England, one expects the relief of a (by comparison) happy ending: after all, this is what they were craving for. But no: coming home turns out to be just as dreary as staying in Africa. There was a family reunion to welcome them—"aunts and uncles as well as cousins, all looking a little older, all very much surprised we were not in love with Kenya . . . full of their own little affairs and minor ailments. No one was much interested really, nor did they genuinely care . . ." Well, of course, relations, too, are like that. It's all very depressing, but then it all *was* very depressing. "Joan" is not out to amuse; hers is a work of edification, designed to prevent young people from going to Africa.

I liked *The Cactus Eaters* best of the real travel books. The author and a friend spent four months in Columbia among the Goajira Indians, photographing and filming them, and collecting information about them. The Goajiros, though their women are often sold in marriage to white men, and they have a good deal of foreign blood, have remained more or less impervious to civilisation, and quite impervious to the efforts of Capuchin missionaries to save their souls. Indeed the missionaries have almost given it up now, and if you mention the word *Capuchino* to an Indian he "immediately becomes convulsed with derisive laughter." The Goajiros are expert archers, but when sober "will generally wait to investigate a stranger before attacking him." The most

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JULY CONTENTS

include

TYRONE GUTHRIE
writing on his recent production of "Hamlet" at Elsinore.

JAMES HANLEY
in "Toccata in C Minor," describes an early experience as a workman aspiring to become a pianist.

RAYMOND MORTIMER
discusses decor in the theatre.

SEÁN O'FAOLÁIN

LESLIE HALWARD

T. H. WHITE
each contribute a short story.

BERTRAND RUSSELL
gives a criticism of Olaf Stapledon's "Star Maker."

CHARLES WILLIAMS
writes on "The New Milton."

THE MARQUESS OF LOTHIAN
discusses Mr. Clough Williams-Ellis's "Britain and the Beast."

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formidable part of their law is an indemnity system, by which every injury, great or small, must be paid for, irrespective of what we should call moral responsibility. For example: a Goajiro was in the habit of going by night to steal vegetables from a small enclosure belonging to a *civilizado*. One night, while prowling around as usual, he fell into a clump of cactus and hurt himself. The next morning he appeared again to demand compensation, on the ground that it was the *civilizado's* cactus into which he had fallen. There was nothing for it but to pay up. These Indians do not, by the way, live on cactus, as you might suppose from the title, though they eat the fruit of the cactus when they can get it. They are nomadic stock-raisers, living on meat and milk products. They have no money; all their trade is in kind. They have none but applied arts—pottery and textiles. They have no legends, and no religion worth mentioning. As a result of consumption, smallpox and venereal disease, they are dying out. The author seems unable to make up his mind whether they enjoy life or not; at any rate, they frequently commit suicide. They look cheerful enough in his photographs, rather attractive, and decidedly European.

Both in tone and substance, *Zulu Journey* resembles an enlarged newspaper article. It contains a little of everything—geography, history, ethnography, politics and gossip—and is enlivened by "interviews" with the local "characters." Those in search of not too much information will find it useful.

Cannibal Feast is fact dressed as fiction. It is based on an experience of the author's uncle, Charles Gordon-Frazer, the only man, we are told, who ever painted a cannibal feast from the life. But fiction preponderates; sleepy eyes "snap alert," and so on; the hero and his companion are white men in every sense, and in the most perilous situations chaff each other unflaggingly. *The Lost City* (translated from the French) is about the Philippines. The first half contains a short account of the Mountain Province; the second is fiction dressed as fact—the author, with two companions, goes treasure-hunting. Part I, though distinguished by a certain neatness of handling and a welcome absence of the facetious note, is superficial and not very intelligent: Part II a weak story, further diluted by the author's anxiety not to seem naive.

K. JOHN

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GREATNESS

Socrates. By NAOMI MITCHISON and R. H. S. CROSSMAN. *Hogarth Press.* 1s. 6d.

Joan of Arc. By V. SACKVILLE-WEST. *Hogarth Press.* 1s. 6d.

Darwin. By L. B. PEKIN. *Hogarth Press.* 1s. 6d.

Mazzini, Garibaldi and Cavour. By MARJORIE STRACHEY. *Hogarth Press.* 1s. 6d.

They are intended primarily for "young people," these short biographies, but they can vehemently be recommended to the common reader. Occasionally, it is true, one is made aware of the bland voice of the governess: *à propos* of Diotima, for instance, we are told that "priestesses were bound to be intelligent and to know much of the world, since men came to consult them from every country." Persons nowadays widely consulted and quoted are often not intelligent at all. And I doubt not only whether priestesses were really bound to be intelligent in Greece, but also whether this type of simplification is really required for children. At the same time, I must admit that the *Socrates*, which is the volume which most frequently irritates one by its "Told to the Children" tone, seems to me the best of these four books, and a most brilliant affair. The Greek landscape and character are vividly realised. Here is part of a description of Socrates at work:

> The place is the changing room in a gymnasium. Through the archway you see a big, sunny square of sand, where two classes of boys are practising, one set throwing light wood spears with blunt ends, the others in twos, learning to wrestle, with the gym-instructors standing by watching them carefully. . . . Sometimes the fathers have come to the gymnasium too, for they're proud of their boys and enjoy seeing them, and these fathers don't have to go off and work in the city or anything like that. But there are a good many grown men besides the boys' fathers, and among them this ugly, bright-eyed, smiling man, Socrates. He is sitting on a bench, and three or four young bloods crowding round him, ragging a bit; it is very warm, and there is a smell of olive-oil and sweat. Half the boys and young men who have been wrestling and running and quoit-throwing are too hot to put on any clothes. Besides they don't want to; their bare bodies look grand, and they know it and show off to one another.

Mrs. Mitchison, of course, has an unsurpassed gift for bringing the past alive, and Mr. Crossman's recent book showed his brilliant power of explaining the relevance of Plato. In this book they often use modern instances as analogies: the short-lived slaves in the Laurium mines are compared to the negroes on the Rand, the crowded agitation of besieged Athens to Madrid. A more felicitous collaboration could not be achieved. And my only serious complaint is that the sophistry of Socrates himself receives no comment. Perhaps such grotesque arguments as that "invisible things don't change ∴ the soul is endless" are supposed to carry their own confutation. But the exquisite art of Plato's *mise en scène* makes it particularly necessary to emphasise Socrates's inability to distinguish between valid and invalid reasoning.

Miss Sackville-West's *Joan of Arc* is less brilliant than the *Socrates*, because the subject is comparatively unrelated to modern life. It is a unique story, which only the overwhelming evidence makes credible. Miss Sackville-West accepts the fact that Joan was divinely inspired, and ends with a plea for faith:

> It is the gift which has grown only too rare to-day, when we are inclined to analyse and explain everything till we end by explaining it away.

Looking at Berlin, Moscow and Rome, I should have supposed that Faith to-day was less rare than it has been for 250 years, that it was in fact not nearly rare enough. But Miss Sackville-West's book is both scholarly and alive. Here is an account of Domremy in her admirable prose:

> We know what her house looked like, because it still exists. We know it was a square, grey little house in the village street, dark, damp rooms with stone floors and tiny windows; the river Meuse flowed sleepily on the opposite side of the street, and the church was next to the house. One could hear the church bells ringing, close at hand. We know also what her river valley looked like, for it is much the same to-day, with its big woods and its water-meadows full of buttercups and cowslips, a lonely, rich part of France, lots of cherry-trees, small grey villages strung along the banks of the river, no large town within miles.

A most delightful book, the work of a poet who has all the facts at her finger tips.

Mr. Pekin's *Darwin* is written with less virtuosity and imagination than the *Socrates* and the *Joan of Arc*, but it is most efficiently done, and left one reader with a strengthened conviction that Darwin was a nobler character than either Socrates or Joan. He had no daemon, no voices. He did not rejoice in making other

PHILOSOPHY

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people look foolish, he did not ride chargers in gleaming armour among the plaudits of his countrymen. Handicapped by chronic ill-health, careless of the world, he worked with miraculous patience for the discovery of truth. His gentleness and humility were remarkable, but he was not always quite so Christ-like as Mr. Pekin suggests. In his dealings with the gadfly attacks of Samuel Butler, for instance, he was slim, not to say dishonest. This biography gives us his charm as well as his goodness.

If *Mazzini, Garibaldi and Cavour* is the least satisfactory of these books, it is not Miss Marjorie Strachey's fault. She has a great gift, as her novels show, for making the past vivid. But to write the lives of three such men in eighty pages is an impossibility. And consequently her book amounts to little more than a history of the Risorgimento, admirably proportioned, but inevitably overcrowded with necessary facts, and rather text-bookish. If she had confined herself to one of these lives, she would certainly have made a first-rate job of it. Here is her final paragraph:

> And their work? How far has their achievement lasted? To-day Italy is indeed united and independent—so far the aspirations of the three great liberators have been fulfilled. But the constitution for which Cavour toiled, the democracy for which Mazzini suffered, the freedom for which Garibaldi bled, have vanished from the Kingdom of Italy.

If the Hogarth Press can maintain this series on the remarkably high level of these volumes, it must have an enormous success. Every school ought to obtain these biographies, which make the best possible introduction to the charms of history. Incidentally they are well printed, and are dressed in uncommonly pretty green and yellow jackets. ROGER MARVELL

OUR SHOW COLONY

Native Administration in Nigeria. By MARGERY PERHAM. *Oxford University Press.* 17*s.* 6*d.*

This masterly book places every student of the British Empire in Miss Perham's debt. It is easy to write a good book about Nigeria if you pick and choose the subjects that interest you. It is a very different thing to set yourself the hard task of describing the whole, of giving a comprehensive and connected account of a country of twenty million souls, as complex as Europe; its history, in which the great names of Lord Lugard and Sir Donald Cameron stand out conspicuously, its almost innumerable forms of government—the experiments and the errors—and all the main controversial issues raised by the problem of governing it. Miss Perham's stout heart must have quailed before the vast mass of material, most of which was in the "undigested" stage. The mere problem of classification and arrangement, where so many alternative courses were open, was a formidable one.

I am aware that the title, "Native Administration," leaves no scope for the discussion of certain issues which to me are of fascinating interest; for instance—what has been the main motive, or complex of motives, which has caused this great structure of government, by Britons over Africans, to come into existence? Is it commercial exploitation, glory, strategy, pride in achievement, missionary enthusiasm, or what? Or again, what is the value of this colony to Britain, measured in material terms? Is it an asset, or (as the present reviewer believes) a liability? But it must, at any rate, be admitted that the title fairly covers what British people most need to know at the present moment—what does our achievement, taken as it stands, really mean to the African peoples who inhabit Nigeria?

Suppose we ask ourselves a few questions. Do we believe in the Direct Rule of European officers, or in Indirect Rule through Native governing institutions, whether we find these existing in a developed form, as in the Northern Emirates, or create them from almost nothing, as among the Negro tribes of the Oil Rivers and the Forests? Is it more important to educate an élite, or to spread education thinly over a vast population? What is the right balance between the claim of a rapid advance towards efficiency, superimposed by superior skill, and the claim of a gradual increase in responsibility, purchased at the cost of the perpetuation of muddle and groping and perhaps injustice and corruption? Should British conceptions of justice, especially in judicial procedure, be enforced as widely as possible, or should justice be, in effect, a department of the executive, with the Administrative Service controlling "Native Courts" by means of advice, revisions, re-hearings, and appeals? Is education too "literary" or too "technical"? Is the missionary school or the Government school to be preferred? Is Christianity destined to be the dominant religion of Africa? Should a much larger place be found for the educated African in the scheme of government? Does the Legislative Council, with an increasing elected element, represent the proper line of constitutional development? Are we for centralisation or devolution, federalism or a unitary state? Should there be two parallel systems of administration, one for the African and one for the White man? Should the Administrative Officer treat the Departmental Officers (Agricultural, Sanitary, and so on) as his equals or his subordinates? Should taxation be direct or indirect? Should land be alienated to Whites? Should Native individual freeholds be encouraged?

I know no better way of indicating the scope of Miss Perham's book than to suggest such questions as these, and then to say that she has succeeded in disentangling the issues with remarkable skill, and presenting opposing views in an admirably judicial spirit. And I would apply this even to questions on which I differ strongly from the conclusions which she seems to favour, such as the question of British justice. I believe the recent policy of Sir Donald Cameron, aiming at a system of "British" courts all over the colony, to be fundamentally right.

I have done scant justice to the descriptive element in the book. I have found it vivid and entertaining, and where I can test it by my own brief experiences in Lagos, in Abeokuta, Oyo, Ife, Ibadan, and the Northern Province of Ilorin, I gain a sense of confidence in its painstaking accuracy. CHARLES RODEN BUXTON

THE TEA-GARDEN COOLIE

Two Leaves and a Bud. By MULK RAJ ANAND. *Lawrence and Wishart.* 7*s.* 6*d.*

Although the publishers announce that here is a story more complex than the author's first, and less picaresque than his second, (whatever such comparisons may mean), it is evident that Mulk Raj Anand has written his latest book as a plain indictment of the Assam labour system. That being so, the documentary basis could easily have been made stronger. It is close upon forty years since Sir Henry Cotton started his agitation on behalf of the garden labourers and, although the Assam Labour Acts have been modified several times in the interval, the tea estates continue to exhibit the shocking evils of coolie serfdom. Mr. Anand's family group stands as a piteous example of a system which, under existing conditions, cannot be reformed. Gangu is a helpless Punjabi peasant who falls into the coolie-catcher's trap, is taken the twelve-days' journey to Assam, and there experiences all the miseries that lie behind the refrain of "two leaves and a bud," which reminds the tea-pickers of their instructions. There is no relief in the tragedy. Its happenings include a cholera scare, the calling in of troops and planes, an attempted rape, a fatal shooting by a worthless Englishman and his acquittal.

Mr. Anand has invented a batch of wretched Sahibs and their womenfolk, together with an English doctor who is presented as at least a man of feeling. He is a friend of the coolies and a believer in the future of India. None the less, however, does he rant foolishly, while in morals and manners he is like unto his associates. Mr. Anand has a grasp of the English tongue which is quite unusual; he has imagination, and at times can touch a character or incident with actuality. There is not much to be said for his English people or their conversation, but he makes the members of his peasant family charming and sensitive. One thing will seem to the English reader not a little surprising: they are made to talk and behave like a European family, and there is no plan of marriage for the growing daughter. The oddest feature of Mr. Anand's writing is this, that whenever he approaches an incident of the novelist's usual kind, he drops into the clotted verbiage of an English imitator of the one novelist of yesterday who, as we may all agree, is best left alone, especially by an Asiatic writer. When Mr. Anand allows one of his Sahibs to get his hands on a woman, he seems to be asking himself, Now, what would the author of *Women in Love* throw in here? S. K. R.

SHORTER NOTICES

Gulla: The Tramp. By JOHN CARLIN. *Cape.* 12*s.* 6*d.*

The story of an ethnological adventure in the French Cameroons searching for Bororos. Bororos are African Mohammedans, the nomadic section of the famous Fulbe tribes whose bodily and facial structure becomes more European the darker their faces are. In the past they have been a great conquering and civilising influence and now

Company Meeting

NATIONAL BANK OF NEW ZEALAND

THE 65th Ordinary General Meeting of the National Bank of New Zealand, Ltd., was held on Wednesday, in London.

Sir Austin E. Harris, K.B.E. (the chairman), said that there was no need for him to say that the year had again been one of change and difficulty for the Banks. Some of the changes and difficulties had weighed heavily with them, a sterling Bank whose business was confined solely to New Zealand, and the board therefore considered that the result of the year's working was satisfactory. Moreover, they felt that, provided there was no further encroachment by Government measures on banking business, they should be able to participate in the returning prosperity of the Dominion. They had already paid an interim dividend at the rate of 4 per cent. per annum and proposed to make a final distribution at the same rate.

The trade figures for the year to 31st March showed a substantial rise in value for both exports and imports. Exports at £48,381,000 and imports at £38,250,000 gave a sterling surplus of £10,131,000, which was £300,000 more than that of last year.

Last year he had referred to the somewhat sweeping legislative measures introduced by the Government. During the year under review those measures—chief among them the Primary Products Marketing Act—had come into effect. In addition, the Government had passed the Mortgagors and Lessees Rehabilitation Act, which aimed at the reduction of moneys secured by mortgage to the value of the security.

In August next the Prime Minister intended to introduce a National Health and Superannuation Insurance Bill, and it was also understood that another measure to be introduced would deal with the revision of the basis of taxation. That latter was a matter of great importance and interest to the Bank and in their opinion was overdue. On numerous occasions they had drawn attention to the inequity of the arbitrary method by which the Banks were assessed for income tax.

Prices were good to-day and trade was active, but one could not regard the lavish expenditure without some concern, for there would come again in its due course a period of reaction and lower prices, when trade would find it difficult, if not impossible, to bear the additional costs which were being imposed on it by legislation and the minimum wages and shorter hours might become an economic impossibility. It was then that the policy of guaranteed prices would be put to the test. The report was unanimously adopted.

Company Meeting

HOVIS LIMITED

A RECORD YEAR

THE THIRTY-NINTH ORDINARY GENERAL MEETING of Hovis, Limited, was held on Wednesday in London.

Mr. A. H. DENCE, J.P., the chairman, in the course of his speech, said:—Your directors are able to report that the business continues to progress, and is strong, healthy and vigorous in all its departments. The balance-sheet, accounts, and profit and loss account to be considered to-day are in every way satisfactory and reveal a very strong position. There are but few companies that have shown such a consistent record as our own over such a long series of years.

During the year we spent £42,000 on improvements and additions to our properties; as I have frequently emphasised in previous speeches, it is our policy and our endeavour to keep our mills and plant in the highest condition of efficiency and equipped in every way to meet the increasing competition which year by year becomes keener and more vigorous. The net profit on trading is this year £190,269. This figure is a new record for the company and we hope it is as pleasing and satisfactory to the shareholders as it is to the directors and members of the company.

In considering the allocation of these profits your directors have had to bear in mind the fact that the Chancellor of the Exchequer is placing additional taxation on the profits of limited liability companies and until the full amount of such taxation is known we feel it is incumbent upon us to exercise caution in our recommendations. Also it becomes necessary, when wheat is high in price as it still is at the present time, to conserve our resources to meet any sudden or unexpected turns in the market and to prepare for the inevitable fall in prices when such comes. We are, therefore, recommending the payment of the same dividend and bonus as last year, which we feel is all that can be safely done at the present time.

During the 12 months under review the international wheat supply position underwent a startling change, resulting in a substantial reduction in the world wheat surplus. It would be dangerous to forecast what course the wheat market is likely to take, and we may possibly be faced with dear wheats for some considerable time to come. The daily use of Hovis Bread in conjunction with the exercises which we have published will go a very long way towards securing that national physical fitness at which our Government aims.

During the year under review the sales of Hovis Bread have continued to be satisfactory, but we are year by year subjected to ever keener competition.

The report was unanimously adopted.

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appear to live pleasant amiable lives that put the restless ambition of the European to shame. Gulla is a German lady of undauntable courage and tireless inquisitiveness; her companion, the author of this book, treats her scientific exactitudes with bantering good humour while unethnologically but very humanly describing the everyday life of the natives as it would be likely to interest the ordinary intelligent reader. Under the black skin we meet a poet who tells stories with a flavour of Lewis Carroll, an elegant aristocrat bemoaning his dying pedigree, two homosexuals, a dictator accompanied by flatterers shouting out "Behold the lion of his people!" and so on. It is the Europeans who bring tragedy in the story. One cannot read without fury the expulsion of King Njoya from his African Athens, Funban, because he was suspected by the French of being pro-German. So much for the mandate system. And can the French officials teach their black mistresses nothing better than bawdy songs from the Parisian gutter? A book full of interest and illustrated by some excellent photographs taken by Gulla.

Diderot, Interpreter of Nature. Selected Writings. Translated by JEAN STEWART and JONATHAN KEMP. *Lawrence and Wishart.* 10*s.* 6*d.*

This excellent and representative selection of the "occasional" writings of the editor of the *Encyclopaedia* is very welcome. Diderot has long stood in need of an adequate English translation, and the renderings of Jean Stewart and Jonathan Kemp are a triumph of elegance and wit. The dialogues collected in this book, none of which were published in his lifetime, show their author as not only one of the boldest spirits of the Enlightenment, but as a brilliant pioneer in many departments of modern thought. The primary aim of this edition, however, is to serve as an appendage of Marxism. "Without a knowledge of the developmental stages in philosophy, culminating in the Marxian synthesis," writes Mr. Kemp, "the understanding of the latter is made unnecessarily difficult." For Mr. Kemp, therefore, Diderot has value only in so far as he contributes to such an understanding. So we find Diderot's most spontaneous sallies supported by weighty texts from Marx and Engels. Occasionally Mr. Kemp carries this pious annotation to absurdity. Few writers have been less didactic than Diderot, and it is doing him an ill service to saddle him with dogmatism when the very essence of his work is a recognition of the principle of freedom of thought and the relativity of all values. What, if not this, emerges from *Rameau's Nephew?* A brilliant conversationalist, his favourite form was the dialogue between two or three people, where everything remains easy, spontaneous and urbane. Mr. Kemp denies that he shared Rousseau's illusions about the noble savage, but what does the *Supplement to Bougainville's "Voyage"* amount to finally but a thoroughgoing eulogy of the superiority of savage life over the inhibitions and corruptions of civilised society, of the natural over the artificial man? Actually, no system can be deduced from Diderot's work—even his contributions to the *Encyclopaedia* were largely modified by his fear of the censorship; but he is modern in his application of the method of critical realism to all the institutions and ideals of his day. "I take existence as it is," he says in one place, "trying to pass through it as honestly and as comfortably and agreeably as I can"—an attitude that has little in common with the fire and brimstone of the nineteenth-century prophets. And though he lived on the eve of the French Revolution, his conception of revolutionary change seems to have been unpardonably Liberal: "We must speak against insane laws until they are reformed; while waiting, we must submit to them. . . . There is less inconvenience in being mad among madmen, than in being wise alone."

Week-end Competitions

No. 381

Set by Hamish Miles

Here is a fairly unfamiliar variant of the Limerick:

There was an Old Man of Tralee,
Who was badly stung by a wasp.
When they said: "Does it hurt?"
He replied: "Not in the least,
As a matter of fact I thought at first it was a hornet."

The usual prizes (Two Guineas and Half a Guinea) are offered for the best original example on this model.

RULES—

1. Envelopes should be marked with the number of the Problem, in the top left-hand corner, and should be addressed to COMPETITIONS, 10 Great Turnstile, High Holborn, W.C.1. Solutions must reach the Editor by first post on Friday, July 9th.

2. Competitors may use a pseudonym. Typescript is not insisted on, but writing must be on one side of the paper only.

3. The Editor's decision is final. He reserves the right to print in part or as a whole any matter sent in, whether it be awarded a prize or not. MSS. cannot be returned. When no entries reach the required standard no prize will be awarded.

4. No competitor is eligible for more than one prize in any one week.

The result of last week's competition will be announced in our next issue.

RESULT OF COMPETITION No. 379

Set by Frederick Laws

The usual prizes (Two Guineas and Half a Guinea) are offered for a Satire Upon Reviewers, which must not exceed two hundred words and would be better in verse.

Report by Frederick Laws

Reviewers may breathe again. Some sixty NEW STATESMAN AND NATION readers vented their spleen on them and no one seemed to know their two most dreadful secrets. They were heartily scourged for writing books and for being unable to write books, for being too generally polite and too consistently severe. Back-scratching is frowned on and kindness to largely advertising publishers condemned. I had expected Pope to be the model, but the few who tried him lacked either bite or polish. Sir Robert Witt was pleasantly Skeltonic, Anne Tilneer made nice use of Herrick, and Ivan Roe imitated Marston—which is a very proper thing to do. Unlike most competitors, R. D. C. ended well:

. . . But let him make a note
To have one phrase the publisher can quote,
For no one doubts that it will often pay
To help an honest tradesman on his way,
And most reviewers, if not all, in fact,
Are novelists at heart if not in act.

H. Broadbent hit a sore spot:

The more the master writes, the less he reads
The less he reads, the more he seems to be
On everything Supreme Authority.

R. S. Jaffray ingeniously connected reviewers with Biblical Higher Critics:

Fathers of old, whose acid grapes had dental
Effects upon your offspring's sense of taste,
Behold the evolutionist gone mental
Over the letters that his child hath traced!

Oliver Lawton was sympathetic to the object of abuse:

From time to time with poiséd pen, he looks around his little den
And sighs, because the day is hot, and books he gets, alas, are not.

I recommend that the First Prize be given to Pithecus (address please), and the second to Lucia.

FIRST PRIZE

REVIEWERS

A. of his world-wide reading makes parade
With trite quotations as his stock-in-trade;
B. with vague, pseudo-philosophic diction
Befreuds the writers of detective fiction;
C. turns all books to pegs on which to hang
His autobiographic Sturm-und-Drang;
And D., whate'er the theme, brings on the course
The same old theoretic battle-horse,
While close above his head, like djinn from bottle,
Hovers the grisly shade of Aristotle.
Poets are rated by their politics,
None but a communist can pass E.'s pyx;
But F.'s dull inkwell spouts a furious gusher
Of venom if it sniffs a taint of Russia.
G. damns all verse that condescends to meanings;
H. blesses only Tennysonian gleanings;
And J. can't stomach any lucubrations
Except her own—or, sometimes, her relations'.
But honeyed quotes in publishers' displays
Add greener laurels to reviewers' bays,
And o'er each desk the golden letters shine
"I'll scratch your back if you will tickle mine,"
So most to the thesaurus fly for aid
And plaster unctuous phrases with a spade
On each new work. "Unrivalled masterpiece,"
"Magnificent performance"—till the grease
Drips from the myriad prodigies all round,
And naught is heard save a slow, sucking sound.

PITHECUS

SECOND PRIZE

A SATIRE UPON REVIEWERS

Lead us, Book Society, lead us
In the literary line;
Guard us, guide us, teach us, feed us,
For we have no taste but thine;
Dispossessing or suppressing
Authors who ignore thy shrine.

London Amusements

MATINEES

All at 2.30 p.m. unless otherwise stated.

ALDWYCH. Housemaster. Wed., Thurs.

APOLLO. London After Dark. Tu., Sat

COMEDY. Busman's Honeymoon. Tu., Fri.

DUKE of YORK'S. Black Limelight. W., Sat.

GARRICK. Sarah Simple. Mon., Thurs.

H'DROME. The Philadelphia Bailet. Th., S.

HIS MAJESTY'S. Balalaika. Wed. & Sat.

LYRIC. Victoria Regina. Wed. & Thurs.

OLD VIC. Murder in the Cathedral. Th., Sat.

PLAYHOUSE. Whiteoaks. Wed., Thurs., Sat.

ST. MARTIN'S. The King's Pirate. Tu., Fri.

SHAFTESBURY. Satyr. Tues. & Thurs.

WESTMINSTER. Hamlet. Wed., July 14th.

WHITEHALL. Anthony & Anna. Thurs., Sat.

WYNDHAM'S. George & Margaret. W., Th.

OPERA AND BALLET

HIPPODROME. (Ger. 3272.)
Evgs., 8.45. Mats., Thurs. and Sats., 2.45.
THE PHILADELPHIA BALLET
Directrice: CATHERINE LITTLEFIELD.

THEATRES

ALDWYCH. Tem. 6404. EVENINGS, 8.30.
Mats., WED. and THURS., at 2.30.
HOUSEMASTER
A Farcical Comedy by IAN HAY.

APOLLO. (Ger. 2663.) Evgs., 8.30. Tues. & Sat., 2.30.
MARION LORNE & WALTER HACKETT'S prodn.
LONDON AFTER DARK
by WALTER HACKETT.

COMEDY. Over 200 Perfs. Whi. 2578.
Evgs., 8.30. Mats., Tues., Fri., 2.30.
"BUSMAN'S HONEYMOON"
By DOROTHY L. SAYERS & M. ST. CLARE BYRNE.

DUKE OF YORK'S. Temple Bar 5211.
Evgs., 8.30. Mats., Wed. and Sat., 2.30.
MARGARET RAWLINGS in
BLACK LIMELIGHT

GARRICK. (Tem. 4601.) 8.40. Mon., Thurs., 2.30.
"A. A. MILNE'S SPARKLING COMEDY."
SARAH SIMPLE
LEONORA CORBETT, A. R. WHATMORE, AGNES LAUCHLAN.

GLOBE. Ger. 1592. Comm. July 7, 8 p.m.
Subs., 8.30. Weds. & Thurs., 2.30. 1st Mat. July 14.
OWEN NARES in
"THEY COME BY NIGHT"
URSULA JEANS. DAVID BURNS. CEES LASEUR.

HIS MAJESTY'S. (Whi. 6606.) EVGS., 8.15.
BALALAIKA A Musical Play.
Mats., WEDNESDAYS & SATURDAYS, 2.30.

LYRIC. (Gerrard 3686.)
Evgs., 8.30 sharp. Mats., Wed., Thurs., 2.30.
VICTORIA REGINA
by LAURENCE HOUSMAN.

OLD VIC. 8.30 (ex. Mons.), Thurs. & Sat., 2.30.
Present run must end July 10th.
MURDER IN THE CATHEDRAL
by T. S. Eliot Robert Speaight as "Becket."

PLAYHOUSE. Over 500 Perfs. Whi. 7774.
Evgs., 8.30 (ex. Mon.). Wed., Thurs., Sat., at 2.30.
NANCY PRICE in
WHITEOAKS

ST. JAMES'. (Whi. 3903.). 8.30. Wed., Thurs., 2.30.
GILBERT MILLER & ALFRED de LIAGRE, Jnr., present
YES, MY DARLING DAUGHTER.
SYBIL THORNDIKE. MARGARET BANNERMAN.
JESSICA TANDY. LEON QUARTERMAINE.
EVELYN ROBERTS. ALEC CLUNES.

ST. MARTIN'S. TEM. BAR 1443 & 4.
Evenings, 8.30. Matinees, Tues. & Fri., 2.30.
THE KING'S PIRATE
by Edward and Theo Thompson.

SAVOY. Evgs., 8.30. Mats., Mon., Fri., 2.30. Tem. 8888.
THE AMAZING DR. CLITTERHOUSE

SHAFTESBURY. Ger. 6666. 8.30. Tu., Th., 2.30.
FLORA ROBSON in
SATYR
with A. E. MATTHEWS AND MARIUS GORING.

WESTMINSTER. Friday, July 9th, at 7 p.m.
Subs. Evgs. (except Weds.). Mats., Wed., 2.30.
HAMLET.
Seats Bookable, 6s., 3s. 6d., 2s. 6d. Box Office. VIC. 0283.

WHITEHALL. (Whi. 6692.) 2nd YEAR
Evgs., 8.30. Mats., Thurs. & Sat. 2.30. (Smoking.)
ANTHONY AND ANNA.
A Comedy by ST. JOHN ERVINE.

WYNDHAM'S. Tem. 3028, 3029.
EVGS., 8.30. MATS., WED. & THURS., at 2.30.
"GEORGE and MARGARET."
COMEDY by GERALD SAVORY.

REPERTORY THEATRES

CROYDON. **Repertory.**
Evenings 8.15. Mat., Sat., 5 p.m.
No performance on Monday.
Hansel and Gretel. A Fairy Opera
By Humperdinck.

HULL. **Little.**
Evgs., 8. Mat., Sat., 5 p.m.
Children, To Bless You!
By G. Sheila Donisthorpe.

The Repertory Theatres whose announcements appear above are members of The Association of Repertory Theatres. *For information concerning Theatres belonging to this Association, or qualified to belong to it, apply to the Honorary Secretary, J. Baxter Somerville, Messrs. Baxter & Co., 12 Victoria Street, London, S.W.1.*

PICTURE THEATRES

ACADEMY CINEMA, Oxford St. Ger. 2981
THE GREAT RUSSIAN DRAMA,
"WE FROM KRONSTADT" (A.)

EVERYMAN (Opp. Hampstead Tube Stn.) Ham. 2285.
MONDAY, 5th July, for SEVEN DAYS.
FIFTH PLEBISCITE PROGRAMME
TURKSIB (U).
TROUBLE IN PARADISE (A).

FESTIVAL PERFORMANCES

PLAYS performed in one of the noblest settings anywhere, before Tewkesbury Abbey's great West door. ROBERT SPEAIGHT in *MURDER IN THE CATHEDRAL* and a brilliant new piece *THE VIRGIN AND THE CLERK*, produced by E. Martin Browne, at the TEWKESBURY FESTIVAL July 18th–24th. Also music, talks, dancing nightly. Leaflet from Festival Booking Office, Tewkesbury, Glos.

RESTAURANTS

IF you are within eating distance go to RULES for Lunch, Dinner or late Supper (licensed till midnight). Maiden Lane, Covent Garden (since 1780).

GIVE your Sherry Party at The Book WINE RESTAURANT, facing British Museum, where you can also read "THE NEW STATESMAN" and take out a subscription. Mus. 6428.

FOR THE TABLE

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MACKIE'S serve excellent meals in pleasant rooms at 108 Princes Street.
Opposite the Castle.

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PERSONAL

GERMAN girl student, aged 23, desires *au pair* post with educated family. SCHAD, 120 Heath Park Avenue, Cardiff.

FRENCH conversation, etc., by Licenciée (Paris). Ring TER 4917 between 8.30–9.30 a.m. or 1–2.30 p.m.

CAN London reader let (£1 p.w. limit) top floor room or studio of a kind to please the imagination and fit to call a home? Furn. or unfurn. Useless if not utterly quiet and dry. Hampstead back-water preferred (not essential). Box 854, N.S. & N., 10 Gt. Turnstile, London, W.C.1.

FOR August 1st–14th. Gay but groping Socialist, student psychology, pacifism—wishes share with family or party: work, play, discussion, moderate expenses. Box 855, N.S. & N., 10 Gt. Turnstile, London, W.C.1.

FOREIGNER of wide cultural interest, married, living in England for several years wishes to stay or to travel for holidays with cultured English family, or gentleman preferably from university circles. Box 851, N.S. & N., 10 Gt. Turnstile, London, W.C.1.

MARRIED couple, forties, owning three-room holiday hut Merionethshire, invite for short stay, soon, cultivated young woman with taste for camp-like menage, unexploited country, mountain scrambles; tolerant necessarily leisurely programme. Interests pref. musical, literary. Not heavy smoker. Photo invited. Not typed letter. PRIESTLEY-SMITH, Bradfield-Southend, Reading, Berks.

DACHSHUND puppies, two months old. Excellent pedigrees. For sale at breeders' prices in aid of University of London Animal Welfare Society. To good homes only. Can be seen at 92 Portland Place. Apply MAYO. Welbeck 1740.

DELIGHTFUL inexpensive Cruise to GREEK ISLES, Dalmatia, ATHENS, Corfu, Mt. Athos, Thasos, SAMOTHRACE, MYTILENE, etc. Aug. 24th–Sept. 12th. 23 to 70 Gns. incl. London-London, NO EXTRAS. Ideal weather, perfect bathing, delicious food. ANGLO-HELLENIC TOURS, 1 Albany Terrace, London, N.W.1.

NUDIST CLUB, central London, both sexes, Artificial sun. Also woodland Sun-Park. Box 731, N.S. & N., 10 Gt. Turnstile, London, W.C.1.

IN addition to portraits Anthony Panting has photographs for modern rooms at his studio. 5 Paddington Street, W.1. WEL. 4950.

NUDISTS! We can put you in touch with nudists all over the British Isles. Write enclosing stamped envelope, SECRETARY, National Sun and Air Association, 6 Foster Lane, E.C.2.

UNDERGRAD., travelled, German, French, wants post *au pair* companion-tutor or similar; go anywhere any period. References. Box 857, N.S. & N., 10 Gt. Turnstile, London, W.C.1.

MISCELLANEOUS

SOUTH AFRICAN fresh-cut wonder flowers known as Chincherinchees. Delivered free any address United Kingdom during October–November next. Price 7s. 6d. for 100 stems. Will bloom approximately two months after arrival. Write for details to GLASER & SHAGAM, Box 292, Capetown.

NERVES. Suitable cases admitted free. LADY MARGARET DIETARY HOSPITAL, Doddington, Kent.

DRUNKARDS cured, quick, cheap, lasting, as grateful 1,000's testify; medically prescribed. CARLTON CHEMICALS, 803, Birmingham.

ART of RECORD BUYING. Twelve recordings of one sonata but only one best. You'll find it in this free guide to 1,000 classical records. Write to E.M.G. Hand-made Gramophones Ltd., 11 Grape Street, London, W.C.2, enclosing 2d. in stamps.

THE CASANI SCHOOL OF BALLROOM DANCING. 90 Regent Street (Piccadilly Circus). Private Lessons daily, 10 a.m. to 10 p.m., in all the latest ballroom dances. Guaranteed to teach you steps of any dance in THREE PRIVATE LESSONS. £1 1s. 0d. Practice Classes every Tuesday, 8.30 to 10.30 p.m. 3s. 'PHONE REGENT 4438-9.

NEW SUITS FOR OLD.—Send your favourite suit or sports jacket and we will copy it exactly in any of our John Peel Tweeds. Send for patterns, post free. Prices, complete Suit, 97s. 6d.; Jacket, 57s. 6d. S. REDMAYNE & SONS, LTD., No. 10 Wigton, Cumberland.

HAVE YOU COCKROACHES? Then buy "BLATTIS" UNION COCKROACH PASTE universally and successfully used in all parts of the Globe, extermination guaranteed; from Chemists, Boots' Branches, Stores, or Sole Makers: Howarth's, 473 Crookesmoor, Sheffield. Tins, 1s. 6d., 2s. 6d., 4s. 6d. post free.

POSTAL TUITION

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CHARITY

FACTORY GIRLS' COUNTRY HOLIDAY FUND. Chairman, Lady Loch. FUNDS URGENTLY NEEDED. Hundreds of the poorest working girls and women hoping for a week or more at the sea during the next few months.—Gifts thankfully acknowledged by the HON. TREASURER, or MISS CANNEY, M.B.E., 75 Lamb's Conduit Street, London, W.C.1.

Spirit of the Condescending,
Fill us with thy Monthly Choice,
Fact or Fiction recommending
In a bland, judicious voice;
Thus provided, spoon-fed, guided,
Let the Public heart rejoice.

LUCIA

CALIBAN'S PROBLEM CONTEST

PROBLEM 235.—AN AFFAIR OF HONOURS

By Hugh Gardner

Jones, Smith, Robinson and Bookmaker Brown recently spent 7 days at Great Snoring. Finding the local entertainments dull they evolved a small game which they played 12 times on each night of their stay, before going to bed.

The game was quite simple Bookmaker Brown took 4 kings, 3 queens and 2 knaves out of a pack of cards, shuffled them well together and turned them up one by one. The first honour to turn up twice was deemed to have won. To make the game exciting, Bookmaker Brown offered the following odds:

Kings	.. ..	Evens
Queens	.. ..	2—1
Knaves	.. ..	6—1

On each of the games played, Jones backed kings for a shilling, Smith backed queens for a shilling, and Robinson backed knaves for a shilling.

How much does Bookmaker Brown stand to win or lose on the week's play?

PROBLEM 233.—THE BLIMP BOOK CLUB

By Norman C. MacIver

SOLUTION.—*Mr. Robertson buys 4 "educational" books.*

METHOD.—Possible subscriptions in addition to the "book of the month" are set out below:

R. $4e + 1t$; $3e + 2s$.
H. $3e + 2s$; $1e + 3s$.
Ba. $1t$.
Co. $1a + 1t + 1s + 1a$.
Ca. $1e + 2a$; $2t + 1a$.
A. $3s + 1a$.
S. $4e + 1a + 1s$; $3e + 1s + 2t$; $2e + 3s + 1t$; $1e + 5s$.
Ch. $4e + 1a + 1s$; $1e + 5s$.
Br. $3e + 2s$; $2e + 1t + 1s$; $1e + 3s$.
L. $1s + 1e$.

Inspection shows that each must take the minimum possible number of "supplementary" books if the bookseller is only to supply 10 each month. This means that Robertson buys 4 "educational" and one "topical."

PROBLEMS 229 AND 231.—TENNIS

The solution as printed calls for one or two *errata*:

(1) In the second and third columns of Table 1 the word *score* should read *chance*.

(2) Four lines from the bottom:

$$W = \frac{2}{5} \text{ should read } W = \frac{2}{15}$$

There are also one or two typographical errors in the equations with W that careful readers will have detected; but the final results are correct.

Forty-three solvers attempted these difficult problems, 25 achieving correct solutions.

PROBLEM 232.—ALBATROSS EGGS

A set of Low's Cartoons goes to: A. C. Young, 51 Hugh Street, S.W.1. *Six* points are awarded.

PRIZES FOR PROBLEM SOLVERS

A set of Low's cartoons is awarded to the sender of a correct solution selected at random.

In addition, a record is kept of correct solutions sent, and of the points scored weekly by solvers. On attaining 100 points a solver is entitled to a prize consisting of any book (or books) reviewed or advertised in these columns, of a value not greater than 10s. Solvers who have won a prize on this basis are eligible for a second prize on attaining a further 120 points, and for a third prize on attaining a further 150. Solutions must be addressed to CALIBAN, c/o the Editor, and must reach this office not later than Tuesday week following publication of the problem. Solutions to two problems may be sent in one envelope, but on separate sheets of paper.

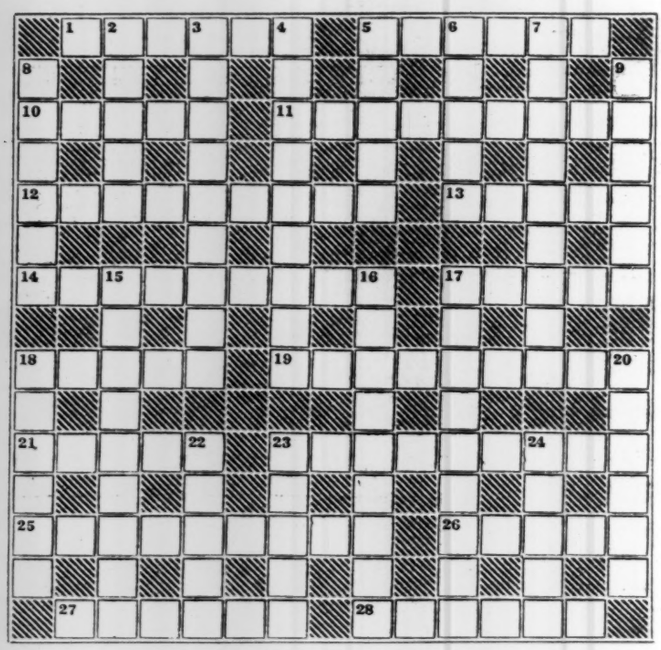
Some indication should be given of the method of solution.

[U.S.A. Competitors. The Editor regrets that the prizes offered in our Week-end Competitions cannot apply to American competitors.]

CALIBAN

WEEK-END CROSSWORD 382

Books to the value of Five Shillings may be chosen by the sender of the first correct solution opened. Post solutions to arrive not later than first delivery Wednesday following the date of issue, addressed to "CROSSWORDS," 10 Great Turnstile, London, W.C.1.



Set by L.-S.

The last week's winner is
Miss G. Cremer, High Beach, Sheringham

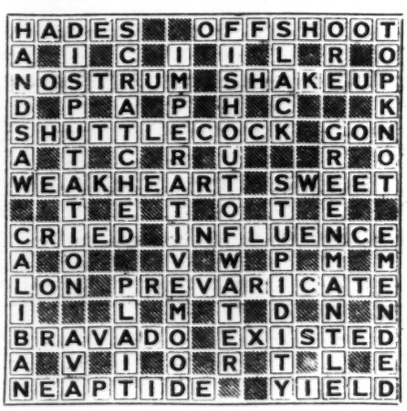
ACROSS

1. Dance for Cornish folk.
5. Shoot at nothing.
10. Turn the pedal round.
11. Such people can't be leaders.
12. Valuably estimated perhaps with the paper's aid.
13. To shell out.
14. Big water jumps.
17. Needs a pair of hips for a start.
18. Employ crosswords.
19. Cloudy liquid.
21. She's a product of the flame.
23. A matter of policy for the future.
25. What Punch is to London.
26. She hides among their enemies.
27. In the course of the dust-up I'd knock him senseless.
28. He makes the road level it seems.

DOWN

2. To put the truth down would be the opposite of this.
3. Armed like Ulster in the Act.
4. He stopped someone from coming to a dead end.
5. Lighter version of 10.
6. Often comes to a stop after drilling.
7. Prescribed course of patient behaviour.
8. Result of someone taking a waterfall perhaps.
9. She takes threes.
15. Kindly quality that gives splendid grounding for the gardener.
16. Clothes for those who go by water.
17. A fearful sweet for hot weather.
18. Usually taken for a club address.
20. Garment for a Midshipman of course.
22. The M.P. wears only one ski.
23. I took the final letter on a road.
24. Winnie Cecil took her to her heart.

LAST WEEK'S CROSSWORD



APPOINTMENTS VACANT & WANTED

UNIVERSITY COLLEGE OF SWANSEA.

The Council invites applications for the post of Assistant Lecturer in the Department of Philosophy. Salary, £300 per annum. The appointment will date from October 1st, 1937.

Further particulars may be obtained from the undersigned, by whom applications must be received on or before July 7th, 1937.

EDWIN DREW, Registrar.

Singleton Park, Swansea.

THE UNIVERSITY OF MANCHESTER.

Applications are invited for the post of Assistant Lecturer in History. Stipend £300 per annum. Duties to commence on September 29th, 1937. Special knowledge of Ecclesiastical History, mainly in the Mediaeval period, essential. All applications must be sent not later than July 15th to the Registrar, from whom further particulars may be obtained.

CIVIL SERVICE COMMISSION.

The Civil Service Commissioners announce a vacancy for an Assistant Director of Examinations in their Department. The post will be filled by competitive interview held at the Civil Service Commission on 20th July. Application for interview must be made by Saturday, 10th July on a form which can be obtained, with full information, from the Secretary, Civil Service Commission, 6 Burlington Gardens, London, W.1.

The post is open to both sexes. Candidates must be between 24 and 30 years of age on 10th July, 1937. They should be university graduates with honours in Modern Languages, preferably first class. The languages chiefly required are French and German. Some experience in teaching is essential.

For men the present scale of salary begins at £335 a year and rises by annual increments to £850. For women the present scale begins at £335 and rises to £685. The Senior Assistant Director is on a scale rising for men to (approximately) £1,045. The usual superannuation rules of the Civil Service are applicable.

PSYCHIATRIC SOCIAL WORKERS (Women) (age under 40) required by London County Council at hospitals for nervous and mental disorders. Experience or training in psychiatric social work essential. Persons appointed will be required to co-operate with medical staff in investigating history of mental cases and in supervising social welfare of patients. Salary £235, rising to £310 a year. No emoluments. Pensionable. Marriage terminates contract of service. For application form, returnable by July 16th, send stamped addressed foolscap envelope to the CHIEF OFFICER (B), Mental Hospitals Dept., Shell-Mex House, Strand, W.C.2.

INTELLIGENT woman of progressive educational outlook, wanted to take charge of country cottage (Kent) and look after girl, child of 3. Must have affection for, and experience of handling, young children. Parents visiting week-ends. Comfortable home and salary of £52 p.a. offered to the right person. Write Box 858, N.S. & N., 10 Gt. Turnstile, London, W.C.1.

WIDOW (35) offers services as secretary-housekeeper-companion. Cultured. Pleasing personality. Fond of children. Box 859, N.S. & N., 10 Gt. Turnstile, London, W.C.1.

LITERARY

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QUEEN'S SECRETARIAL COLLEGE. Practical training in delightful surroundings. Journalism and Foreign Shorthand. Own Residential Club. 7 months' course, £55. Prospectus from Dept. E., 67 Queen's Gate, S.W.7.

THE BEDFORD PHYSICAL TRAINING COLLEGE, 37 Lansdowne Road, Bedford. Principal, Miss STANSFELD. Students are trained in this College to become teachers of gymnastics. The course of Training extends over 3 years and includes Educational and Medical Gymnastics. Massage, Dancing, Hockey, Lacrosse, Cricket, Tennis, Netball, etc. Fees £165 per annum. For prospectus apply SECRETARY.

THE WESTMINSTER TUTORS (Miss Freeston, M.A. Oxon, Miss Nanco, B.A. Lond., and experienced staff) undertake coaching for all University, School, and Civil Service examinations. (Men or women students.) Modern language classes. English for foreigners. Small groups for Matriculation and School Certificate work. Individual tuition in weak subjects. Reasonable charges. For prospectus, advice, and list of recent successes, apply 50 Westminster Palace Gardens, S.W.1 (beside the Army and Navy Stores). Interviews by appointment only. Tel.: Victoria 2976.

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THE WEEK IN THE CITY

By DIVES

EXCHANGE EQUALISATION—THE FRANC—IMPERIAL AIRWAYS—COAL SHARES

THE new Chancellor's decision to lift the veil of secrecy hitherto surrounding the Exchange Equalisation Account is to be commended. We now know that on March 31st the Account held 26,674,000 fine ounces of gold, whose current value at 140 shillings an ounce was £186,718,000. Allowing, on the one hand, for re-sales to the Bank of England (£21 millions) and, on the other, for purchases of gold amounting to probably £50 millions since April 1st, the Account's present gold holding may be estimated at not less than £215,000,000. In that case, it may be asked, why increase the Account's sterling borrowing powers from £375,000,000 to £575,000,000? Does this imply that the £160,000,000 not represented by gold has been exchanged into foreign currencies? By no means. The explanation is that when the Account re-sells gold to the Bank (at 84 shillings an ounce), it makes a book-keeping loss, and "losses" up to date on this score probably aggregate about £125,000,000, reducing the Account's effective limit, prior to its fresh £200 million of borrowing powers, to £250,000,000. The margin of £35 millions thus remaining would be hardly adequate to cope with potential future offerings of dishoarded gold and "flight" francs. Hence the expansion of the Account to £575,000,000—in itself a perfectly proper step if the signatories to the Tripartite Agreement are to continue their present policy of smoothing out exchange fluctuations and coping with movements and nomadic capital. Incidentally, Sir John Simon endorsed the view expressed last week in these columns—that, when allowance is made for "hot money" and the sterling balances of Empire banks lodged in London, our total holding of £700 millions of gold (including the Bank's 73,842,000 ounces) is by no means excessive. The increase in the Exchange Account was interpreted by the City as implying that we shall go on absorbing "redundant" gold in conjunction with the U.S.A., and that all ideas of a cut in the gold price have been dropped. The market reactions to the announcement were not pronounced. Kaffirs rose at first, but the advance was checked by profit-taking. As for the gilt-edged section, the presumption is that the increase in treasury bills which will result from the Exchange Accouut's enlarged operations may lead to some sales of short and medium-term Government stock by the money market; but this is unlikely to be a serious factor.

* * *

M. Bonnet's decision to unpeg the franc and let it find its own level, without declaring any limit to its possible depreciation, is a bold step. There is, of course, a case against the alternative course—immediate revalorisation at, say, 125 to the pound sterling. The restoration of anything resembling budgetary equilibrium will take time; no reversal of the Front Populaire's social programme is apparently contemplated. It remains to be seen how French capital will react to the Government's decrees, how internal prices will move, and whether there will be any repatriation of "flight funds." To select at this moment the appropriate exchange level for restabilisation would in the circumstances be difficult. If the new position chosen could not be held, there would be nothing for it but exchange control after the German pattern (which M. Chautemps is pledged to avoid) or a fresh, and psychologically most damaging, devaluation. On the other hand, letting the franc "rip" is not without its dangers; there may be wide and disturbing exchange fluctuations, and the currency becomes a Tom Tiddler's ground for speculation. It is arguable, I admit, that speculators may be chary of "bearing" the franc if it undergoes at once a substantial depreciation, and if it is thought that the authorities "managing" the exchange may at any moment intervene decisively against those who have sold francs "short." But the technique of this sort of defensive management is far from easy, and depends also on the possession by the authorities of an adequate *masse de manoeuvre* in the form of foreign exchange. Since the Chautemps Government's decision is understood to have received in advance the blessing of London and Washington, it may be that the British and American Exchange Equalisation Accounts will so operate as to assist the Bank of France experimentally to steady the franc exchange round 125—a point which would seem to offer, both economically and psychologically, fair chances of equilibrium in practice. But can the French tax-payer be persuaded to pay up? Will currency depreciation start an inflationary price rise which will negative hopes of budgetary equilibrium? And will "flight capital" return until further attempts have been made by Big Business and the banks to blackmail M. Chautemps into reversing most of M. Blum's social legislation?

* * *

The issue of 1,000,000 £1 ordinary shares at 30s. by Imperial Airways created such an uproar in the City, and such a slump in the shares, that an application to the Chancery Court for an injunction to stop the issue was made on Monday by certain shareholders. The original intention was to issue the new shares to the general public without giving any "rights" to the existing shareholders beyond preferential allotment. Sir Patrick Hastings in Court said that this was an unheard-of thing in the City. Mr. Hely-Hutchinson, Chairman of the First Conversion Investment Trust, in his affidavit, declared that the issue was objectionable because the price was far too low "unless the issue was made to shareholders on bonus terms" and because there was no reason to pay an underwriting commission of 1½ per cent. to obtain subscriptions. The action was settled by the directors agreeing to allow the existing holders of 624,089 ordinary shares to apply for and to be allotted one new share for every share held, leaving the balance to be applied for by the outside public. The issue was, of course, over-subscribed. On the whole, the affair does no one any credit. The market has only itself to blame if the price of the shares falls under 40s., because its previous valuation around 50s. (to yield 3.2 per cent. on dividends of 8 per cent.) was far too high for the equity of a company dependent upon a Government subsidy. The old shareholders have no right to obtain a bonus out of a semi-Government or public utility issue, especially as the object of the issue was to finance the new Empire air routes and so to create an entirely new business for the company. The general tax-payers of the country, who will bear the cost of the new subsidy of £1,650,000 a year, have more right to a bonus than the old shareholders in the company. And the directors themselves and their Treasury advisers must be criticised for handing over an unnecessary underwriting commission to a firm of brokers. The clash between private interests and public control could not have been better (or worse) expressed than in this issue by Imperial Airways. Incidentally, the opposition in the City came not only from disgruntled shareholders, but from the shipping magnates, who object strongly to the letter mail contract on the Australian and South African routes being handed over to Imperial Airways.

* * *

The pithead price of coal has risen this year by about 33⅓ per cent. Demand is steadily increasing, not only on home account but for export also, and for the first time for seven years production has exceeded 5,000,000 tons a week for four consecutive weeks. The chairmen of the Gas Light and Coke Company and of various electricity supply companies have, of course, been complaining that since the scheme for centralisation of sales was introduced last August a coal monopoly has virtually been created. Recent reports of coal producing companies, although showing greatly improved results, do not tell the whole story. The bulk of the coal output is sold on long-dated contracts and during their last financial years the companies were working off contracts taken at much lower prices. Current earnings should, therefore, be considerably higher. The following shares do not appear to have reflected fully the rise in coal prices:

	Present Price.	Last Div. %.	Est. Div. %.	Gross Yield % on Est. Div. £ s. d.
Bolsover	49/6	11	12½	5 1 0
Butterley	41/6xd	8 net	8 net†	5 2 9
Horden	34/9	7½	9	5 3 6
Sheepbridge*	48/6	10	10 net	5 10 0
Shipley	41/9	12	12†	5 15 0
Yorkshire Amalgamated	26/–	5 net	5†	5 2 6

* Company has a large holding in Yorkshire Amalgamated and has paid an interim dividend of 2½% tax free against 2½% less tax.

† Dividend recently paid.

The yields on the estimated dividends of these coal shares compare favourably with the average yields on British industrial shares. All the companies depend on the domestic coal market. Horden has the advantage of owning coke ovens and a by-product plant (coke prices have practically doubled in the past twelve months) and Butterley and Sheepbridge have ironworks as well as coal mines. Shipley appears particularly cheap on a dividend yield basis. With labour troubles amicably settled, coal shares should begin to attract the investor.

THE NEW STATESMAN AND NATION

The Week-end Review

INSURANCE SUPPLEMENT

SATURDAY, JULY 3, 1937

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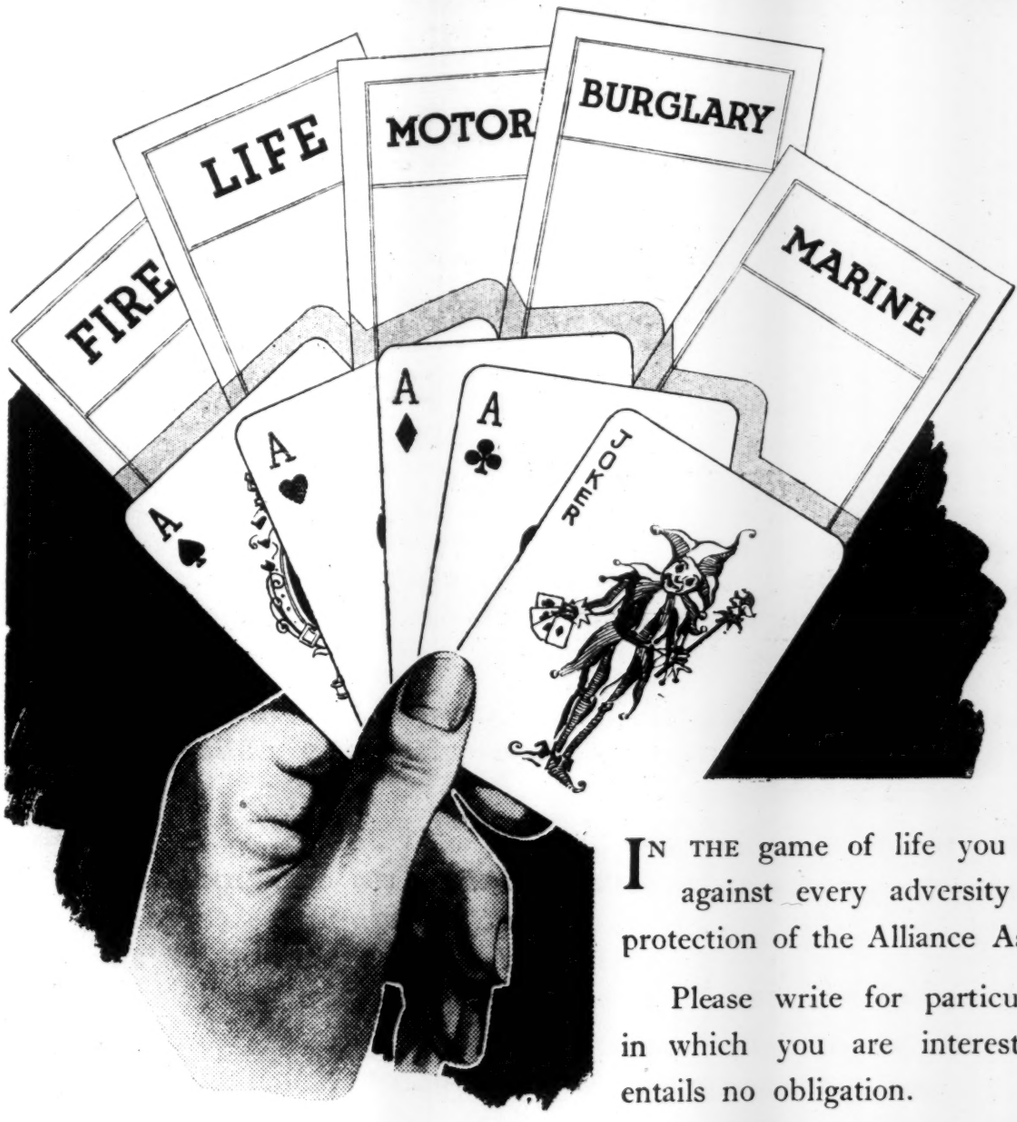

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EDITORIAL FOREWORD

ROUND certain aspects of insurance and assurance controversy rages. In some spheres of risk—unemployment, for example—the State has become, in effect, the underwriter. In other cases legislation imposing on citizens a statutory obligation to insure has brought about, or seems likely to bring about, a new relationship between Insurance Companies and the State.

With these problems this Supplement is concerned only in the first article, which discusses the various questions raised by compulsory insurance and now under consideration by a Departmental Committee set up by the Board of Trade. For the rest, the Supplement relates to the practical advantages now offered by the companies to policy holders.

The problems which are likely to be created for the companies themselves by changes in the age distribution of the population are authoritatively examined by Mr. F. J. C. Honey. Preaching better wisdom than he has practised, Mr. Aylmer Vallance outlines what he considers to be a professional worker's rational life history from the assurance standpoint. Commander Stephen King-Hall advocates the merits of assurance, vicariously taken out, for the newly born. A correspondent describes the working of an interesting experiment in group insurance. Thersites gives an account of certain insurance *parerga*—trimmings on the sober stuff of an industry whose premium income, for Life business alone, now exceeds £200 millions a year. Dives writes of insurance shares from the investor's angle, and our Supplement concludes with our usual tabular comparison of policies and annuities by Mr. T. Egginton Paull.

INSURANCE AT THE CROSS-ROADS

THERE is sitting at present a Departmental Committee which Mr. Runciman appointed to investigate the question of compulsory insurance. Its terms of reference appear to be narrow, but the published evidence shows that it is covering a wide field and its recommendations, when they are published, may lead to the most important legislative changes that insurance has known since 1909—changes which even five years ago would have been considered to lie outside the area of practical discussion.

Of the problems which the Committee is tackling some are old, some new; but new and old both derive their recent importance mainly from the motor car and the extra risk to human life that motoring involves. So long as motoring was the luxury of rich men who could afford to pay whatever damages might be given against them, it did not matter much whether they were insured or not; but as cars became cheaper and infinitely more numerous, compulsory insurance was inevitable and it came with the Road Traffic Act of 1930. That Act was widely regarded as one that made the world safe for the injured pedestrian, but actually it was little more than an expedient, open to attack from the public point of view in two respects: (1) that it adopted a questionable standard of security for the insurance companies which might give cover; and (2) that it left the injured man's rights of recovery dependent on the good faith of the insured motorist and on his observance of such conditions as the insurance company chose to insert in its policy. Within a short time of the 1930 Act becoming law both these weaknesses came under discussion, and although another Road Traffic Act was passed in 1934, the Government in 1935 was forced by public opinion to explore the possibility of further reforms. The present Committee is the result.

Though motor cars bulk most largely in the evidence given to the Committee, it has also to consider another difficult topic which comes within the sphere of compulsory insurance—the Workmen's Compensation risk in coal mines. Since the year 1934 all coal mines have had to insure this risk, and most of them obtain their cover from mutual associations whose methods and finances are understood only by God and the Board of Trade. Whatever view may be taken of the associations in these high quarters, there is in lower spheres a wide-spread and uncomfortable suspicion that the whole mutual system badly needs overhauling. The Committee's recommendations on this kind of insurance will be not the least interesting part of its report.

The Committee, then, is faced with two problems—how to eliminate the weak insurer who provides no real security, but, on the contrary, inspires the injured pedestrian and workman with a false and illusory confidence; and how to protect the injured pedestrian at once from a breach of contract by the motorist and from the occasional motorist's criminal neglect to insure. It may be that in dealing with these difficulties the Committee will both revolutionise the State's method of enforcing a high standard of insurance security and make a wide breach in the traditional freedom of contract between insurer and insured. To pose the problem simply, let us state in an extreme form, first, the case for doing as little as possible and, secondly, the case for sweeping changes.

The case for not doing very much might be put as follows. While it is true that a few weak insurance companies have failed within the last few years, and while it may be admitted that the precautions set up by the Road Traffic Act of 1930 have not in the matter of security proved to be perfect, it is utterly wrong to speak of the insurance market in its entirety as unsound, or to give the impression that there is a serious weakness that needs to be put right. The British insurance market is not only the largest in point of size, but the strongest in point of security in the whole world, and it is as unreasonable to criticise it for the few failures that have taken place as it would be to condemn the legal profession for the occasional acts of dishonesty committed by a few solicitors. What, after all, do the failures amount to? To nothing more than this: that four or five ill-managed concerns which had sprung up in the foolish belief that large profits could be made easily out of motor insurance, miscalculated the risks, underestimated their outstanding claims, traded beyond their capital

and had to throw up the sponge. That is no new phenomenon. It happens regularly whenever some fresh development in insurance attracts inexperienced minds into the business; but it is always a temporary trouble, a surface eddy, and when the adventurous amateur has learnt from a few failures that insurance is not a Tom-Tiddler's ground on which anyone can make money quickly, the evil disappears and the solid market carries on unaffected. It happened with marine insurance just after the war. It happened with motor insurance after 1930. But both markets are now safe. The weak companies are finished; and with all your fuss and palaver you are simply proposing to upset the strongest insurance market in the world to remedy an evil which was never considerable and has already ceased to exist.

And on the other aspect of the problem—the rights of the injured third party to recover from the insurance company—are you not being equally fussy? It is true that an injured pedestrian has to look for his indemnity to a contract between two parties who are both strangers to him and with the terms of which he is not familiar. It is also true that certain breaches of the policy conditions for which the pedestrian is not responsible may impair his right to recover; but in comparison with the number of third party claims which are settled satisfactorily the cases in which a technical breach invalidates the policy are negligible and the cases of hardship arising out of this cause are probably not one in five thousand. Already the insurance companies have had their power of pleading the defence of non-disclosure considerably modified, and to-day if they wish to avoid a third party motor claim on that ground they must start a separate action and obtain a separate certificate from the court—a great sacrifice of an immemorial right under English law. That is enough. The remaining grievance, if grievance there be, is trivial.

So much for the argument in favour of leaving things as they are. On the other side the argument would run like this. Within the past eight years you have introduced a new principle into English law and you have laid it down that against certain risks everyone must be insured. That new principle carries certain obligations, and unless you face them squarely you will be doing a double wrong: you will be letting down the man whom you compel to insure and you will be letting down the third party who has been taught to rely for his protection on your compulsory insurance.

Take first the question of security. In the Road Traffic Act of 1930 it was laid down, not only that every motorist must be insured, but that he must be insured with a company or an underwriter authorised by Parliament to accept the risk. He cannot go off and get cover from Tom, Dick or Harry, but must get it from one of the recognised, authorised insurers. And when the British Government "authorises" certain insurers to accept certain risks which the public is bound to offer them there is an unmistakable implication that the British Government is satisfied with the security of the people whom it is authorising. It is in effect saying to the motorist: "Here is a company, here is an underwriter to whom you can safely go. We have made regulations for their security and they have complied with them. They are authorised by us." And the pedestrian is told: "When your life and limb are endangered by an ill-driven car you may rest confident that unless the driver is a deliberate criminal he is insured with a company or an underwriter who can pay your damages. He is covered by an insurer whom we, His Majesty's Government, have authorised to take the risk." And what actually happened? Within a few years of the passing of the Act some half-dozen of the authorised insurers who carried the guinea-stamp of the Government had passed into insolvency and those persons who were unlucky enough to be injured by those motorists who were unwise enough to be insured with those companies were left to whistle for their compensation. The number of these unfortunates may be small compared with the total number of injured, but it is still considerable and it is a poor consolation to the cripple, the widow and the orphan to know that others have been less unfortunate than themselves. If the motorist is forced to insure, then the security provided for him must be a hundred per cent. security and nothing less can be tolerated.

On the other aspect of the problem—the defences which an insurer may advance against the insured to the detriment of the third party—the argument might proceed as follows. An ordinary insurance policy is a complicated and difficult document full of clauses and conditions comparable each of them with that "text in the Galatians, once you trip on it, entails twenty-nine distinct damnations, one holds if another fails." And every one of these Galatian texts is available to the insurance company if it wants to repudiate either the claim of a compulsorily insured motorist or (what is much worse) the claim of a compulsorily injured pedestrian or passenger. It may be true that repudiation on a technical defence is comparatively rare. On that point no figures are to hand. But it is undeniable that liability *is* repudiated on grounds so subtle and obscure as to be completely unintelligible to the ordinary layman; and no one who has followed the law reports published in the *Times* during the past two years would think of trying to deny it. For an example, turn to the *Times* of June 2nd, which reported the last step in the case of Izzard *v.* the Universal Insurance Company. Mr. Izzard, you will discover, was a passenger in a lorry which had an accident and he was killed. The owner of the lorry became bankrupt and Mrs. Izzard sued the insurance company direct, but was met with a clause of great complexity which (it is to be hoped) she came to understand before the House of Lords had at long last finished with her case. In the first court she won, and the insurance company appealed. In the Court of Appeal the insurance company won and she appealed. In the House of Lords she won again, and after the expenditure of Heaven knows how much money on lawyers' costs and court fees, after years of anxiety, after weeks of logic-splitting over fourteen words in a contract to which her husband had not been a party, she got £850 for the death of her breadwinner.

This sort of thing, so the argument would run, is (in a scheme of compulsory insurance) plainly ridiculous. It is sewing new cloth on old garments—a half-hearted compromise that must go. Simplify the whole business. Reduce the contract of insurance to a straightforward document which anyone can understand, which leaves the insurance company with no defences that are purely technical, which—irrespective even of the question of negligence—gives to any member of the public a clear right of recovery for whatever injuries he may receive.

Faced with these two opposing arguments the Departmental Committee will have to decide. That it will recommend the Government to leave things as they are is improbable, and in view of the evidence which has been published its advice may be more drastic than Mr. Runciman expected it to be when he first consented to have the subject ventilated. The Committee will certainly agree that the financial strength of almost all British insurance companies is beyond question. No other opinion is tenable. But it will nevertheless not be easy for it to dismiss as immaterial the failures which have taken place or the weakness of our insurance law which made those failures possible; and its conclusion may well be that the security of compulsory insurance must be tightened up and new regulations—perhaps drastic regulations—introduced by law for the tightening process. It may also find it difficult to agree that the existing third party cover is satisfactory and it will probably recommend a simpler, more comprehensive insurance with fewer corners and angles and exceptions and provisoes, a much more straightforward contract on which a dead man's widow will be able to get £850 without first chivying the insurance company to the court of first instance, then being chivied herself to the Court of Appeal and finally rechivvying the insurance company to the House of Lords.

The issues involved touch so closely the whole problem of insurance as a social service that the Committee's report, if worthy of the occasion, may even justify the high-sounding title of this article.

POPULATION TRENDS AND LIFE ASSURANCE

By F. J. C. HONEY, F.I.A.

IT is well known that the total population, which is at present increasing slowly, will almost inevitably reach a maximum in a few years' time, and then decline, at first slowly and then more rapidly. Only a large and unexpected increase in the annual number of births can prevent this happening, as the present number of births is insufficient to maintain the population at its present figure, even allowing for a reasonable improvement in mortality.

In 1850 the number of births in Great Britain was under 700,000. The annual figure increased to about 1,100,000 in the quinquennium 1901–1905, and then declined, falling sharply during the war years, recovering in 1919 and 1920, and then again falling, so that the number is again less than 700,000. This variation in the annual births in the past has resulted in an unbalanced distribution of the existing population according to age, and means that in the future the numbers existing in certain age-groups will increase long after the total population has begun to decline. When considering the effect of population movements on a particular business like Life Assurance, it is the sectional movements which are of most importance.

One may first consider the effect on the volume of new business. The most important ages are from 20 to 50, as over 80 per cent. of new policies—apart from Industrial business—are effected on lives between those ages. The incidence of business is not spread evenly, but increases to a maximum for the age-group 25–29, and then declines. To estimate the future volume of new business, therefore, it is necessary to weight the estimated future populations at the various age-groups according to the relative "insurability" of those age-groups. An examination of the data supplied by Life Offices for the recent mortality investigation carried out by the Institute and Faculty of Actuaries, and a comparison with the male population in age-groups existing at the time the new business was written led to the adoption of weights rising from 92 for age-group 20–24 to 100 for age-group 25–29 and thereafter descending to 59 for age-group 45–49.

It seemed preferable to base the calculations on the male population only, as the bulk of Life business is written on the lives of males. It should further be explained that only the age groups 20–49 were used, as the comparatively small amount of business excluded from the calculations is practically evenly divided between ages above 50 and below 20; and if 20 is the lowest age used in the calculations, estimates of the population for the next 20 years do not involve assumptions as to the number of future births, and estimates for 25 years hence only involve the next 5 years' births. The mortality rates used allow for a reduction in mortality in the future, and while the probable extent of the reduction is a matter of opinion, any reasonable variation in the allowance made will not affect the general picture. In fact, a forecast can be made with considerable confidence of the numbers of survivors of the existing population, so long as one does not look too far ahead; but the future number of births is much more speculative, though no large change is probable in the next few years.

The table below summarises the estimated changes in the male population aged 20–49 and the volume of new life business at quinquennial intervals from 1936, in the form of index numbers, 1936 being taken as 100 in each case:

Year.	Number of Males Aged 20–49.	Volume of New Business.
1936	100	100
1941	103	103
1946	106	105
1951	106	104
1956	103	100
1961	99	95

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It will be seen that the volume of new business is likely to increase to a maximum some 5 per cent. higher than at present in about 10 years' time, somewhat earlier than the date of the maximum population aged 20–49. The subsequent decline in new business is rather steeper than the decline in population. This results from the fact that the age-group 20–29 (the most important from the point of view of new business) has already begun to decline, while the population at the older ages increases throughout the 25 years.

In considering these figures, it should be noted that they relate to numbers of policies, and not to amounts assured. It is difficult to get a reliable indication as to whether, for offices as a whole, policies effected on older lives are on the average for larger sums than those on younger lives. Many policies at the older ages are effected by men whose circumstances have improved and who desire to increase their cover. Such policies are not likely to be for larger amounts than the earlier policies. On the other hand a number of "financial" policies are written on older lives for large sums, and the average may possibly be higher for the older lives. This tendency, if it exists, would postpone the year of maximum new sums assured, and delay the subsequent fall.

It should also be observed that the calculations assume no change in the popularity of life assurance, but relate solely to the direct effect of changes in the population. The trend of population may itself, however, have an effect on the popularity of life assurance. In the first place there is likely to be a reduction in the average size of family, and an increase in the number of married men with no children. This may reduce the necessity for insurance. On the other hand, a reduction in the average family should increase the ability to pay premiums, and might therefore lead to an increase in business. On the whole the two factors will probably roughly balance.

The above considerations relate to ordinary Life business. So far as Industrial business is concerned, the same course is likely to be followed, except that the decline may be expected to set in rather earlier owing to the high proportion of industrial policies effected on the lives of children. Quantitative estimates are very speculative, as it is necessary to estimate the number of children who will be born in the future. But a decline is inevitable in the absence of a considerable increase in fertility rates, as the present body of women of child-bearing age are only producing about 75 per cent. of the number of children necessary to replace themselves, and there are strong reasons for expecting a decrease rather than an increase in fertility. One can safely say that the effect of population changes on new Industrial business will not be less marked than in the case of ordinary Life business.

Annuity business, on the other hand, is likely to increase considerably. The bulk of annuities are effected on lives over 65, and the population aged 65 and over will increase steadily for many years. The actual figures are rather more difficult to estimate than in the case of the middle age-groups as the trend of mortality rates at the older ages is very uncertain, but it may be estimated that in 25 years' time the population aged 65 and over will be from 45 per cent. to 50 per cent. greater than at present, and will then still be increasing rapidly.

It does not seem practicable to construct a series of weights for the various age-groups as was done above for new assurance business, as the recent large increase in annuity business has probably upset the "normal" proportions of persons in the different age-groups who effect annuities. Any such figures would have less significance in the case of annuities, as probably a much smaller proportion of the available population effects annuities than life assurance. In fact, the current rate of interest probably has a far greater effect on the volume of annuity business than any expected change in the elderly population. Nevertheless, if the rate of interest remains fairly low, offices can look forward to a steady increase in annuity business.

Life offices will also feel the effect of population changes in their claims. The average age of lives on their books will rise, and accordingly claims by death will increase, while increasing numbers of policy-holders will reach the ages at which their endowment assurance policies mature. It is possible that the increasing average age of the lives effecting new policies will mean that a higher proportion than at present will be whole-life contracts. Such a tendency would retard the rate of increase in claims, but would not affect the upward trend.

This increase in the amount of claims, coupled with the tendency for new business to decline in about 10 years' time, means that there will inevitably be a slowing up in the rate of growth of Life office funds (apart from annuity funds) and that the time is in sight when claims will actually exceed premium and interest income, and funds will decline. A somewhat similar calculation to that for new business, weighting the population in age-groups according to the total reserves held in respect of those age-groups, indicates that the funds of offices as a whole will reach their maximum in about 30 years' time. This calculation is based on the existing division of business between whole-life and endowment assurance, but it may be noted that if all new policies were whole-life the date at which the funds would reach their maximum would only be postponed from 10 to 15 years.

While doubtless the prospect of a decline in new business is a matter for regret, most offices will feel some relief at the prospect of a diminution in the difficulties of finding suitable new investments for their growing funds.

CHOOSING YOUR POLICY

By AYLMER VALLANCE

LIKE most of my acquaintances in my generation and economic class—let us say, moderately prosperous professional workers in the middle forties—I am inadequately assured in the sense that such policies as I hold would not provide for my dependants, in the event of my death, more than a miserable fraction of my present earnings; nor am I covered properly against the risk of outliving my capacity to make much money as a writer or by any form of work. Again like most men I know, I have taken out various assurance policies in a very haphazard way—when I thought I could afford it, when I happened to meet a persuasive assurance broker—with little or no effort to systematise my cover. Looking back, I wish I had assured my life more heavily when I was young and the cost would have been cheaper, and that I had given much more thought to the sort of protection appropriate to my circumstances and probable future needs.

After this confession of personal sins of omission, I feel less sense of hypocrisy in playing the part of assurance mentor to THE NEW STATESMEN AND NATION readers, who might otherwise be led, quite unjustifiably, to suppose me to be a social model of far-sighted prudence. None of us, of course, will ever take out assurance which is really adequate in the sense of providing, at death or on maturity, a capital sum sufficient to provide an income approaching that which we enjoy, or hope to enjoy, at the height of our earning powers. Theoretically, a professional worker making £1,500 a year should be assured for at least £20,000, if he wants to secure for his dependants under all circumstances the reasonably comfortable income of, say, £800 a year, less tax. Practically, human capacity for abstinence from immediate enjoyment is unequal to the task of "putting by" on the scale this would involve. We all satisfy our consciences by hoping that we will not die or become incapacitated until our children are capable of earning their own living, or that we may outlive our dependants, or that we may one day have a stroke of good fortune on the Stock Exchange and make enough to keep the wolf from the door in old age. But these are not really sound excuses for failing to do all we can to minimise our dependants' and our own risks. Between the ideal of theoretically "adequate" assurance and the hopelessly insufficient cover which most middle-class workers purchase there is a practicable and common-sense compromise.

The advantages accruing from assurance taken out in early childhood, either for use in meeting future school bills or as a basis for an eventual life policy on especially favourable terms, are dealt with by Stephen King-Hall in another article in this supplement. My concern is with the adult. What sort of sums should be set aside for assurance at different stages of his career, and what types of policy best fit his needs at different ages? With expert assistance from the compiler of our statistical assurance data, published on another page, I propose to outline what I consider might be a rational course of assurance for an imaginary professional worker. To give him actuality, he had better have a name; and since I personally am least likely to bring a libel action against THE NEW STATESMAN AND NATION—an event which, as a later article shows, might occur if an imaginary name happened to coincide with that of a real person unknown to me—let us call him Mr. Aylmer Vallance.

At the age of 25, Mr. Vallance has embarked on his chosen professional or business career. He is unmarried and has no dependants, but he is aware that, the longer he defers assuring his life, the more it will cost him per £100 assured; that he may some day have a wife and children; and that in any case there is old age to be thought of, no matter how promising his medium-term earning prospects are. Assume that his present income lies between the limits of £300 and £500 a year; without forgoing to an undue extent the pleasurable frills and trimmings of life, he should be able to allocate to assurance premiums £20–30 per annum. On this basis he has a number of choices. For £26 4*s*. a year he can take a whole life policy for £2,000 payable at death. When he is 60 the guaranteed surrender value of that policy, if he needs cash, will be £740. Alternatively, for £30 a year he can have a policy carrying the same payment at death, with the proviso that no further premium is payable when the age of 60 is attained. The guaranteed surrender value of this policy at 60 would be £1,010.

If I were Mr. Vallance, I should not go in for either of these policies. Their attraction lies in the fact that they provide, in relation to the premium, the maximum *immediate* cover against the risk of death. If our young friend had indulged in early matrimony, they would suit him well; but, as he has no immediate need to protect dependants, he can do better with policies giving a higher yield (though the immediate cover is less) as an investment. For instance, an annual premium of £21 6*s*. 8*d*. a year will secure for him a "with profits" policy for £1,000. If he dies at the age of 70, his heirs will get £2,500 from the assurance company; and the policy's surrender value at the age of 60 will be £1,045, or £1,320 at the age of 65. Calculations with regard to "with profits" policies assume continuance of recent experience.

Better still, I suggest that a "with profits" endowment policy meets Mr. Vallance's requirements. For £25 7*s*. 6*d*. a year he can purchase such a policy, giving a £1,000 cover against death, and returning £2,130 to him at 65. If he wants to "cash in" and retire at 60, he can secure at that age a payment of £1,885 for an annual premium of £27 18*s*. 4*d*. For a young, unmarried man who wants a profitable avenue for modest savings, this type of policy appears to me to be the "best bet" in the assurance field.

Ten years elapse. The life force or, it may be, the encouragement of Dr. Harry Roberts has done its work. His income increased now to £750-£1,000 a year, Mr. Vallance has quitted his bachelor chambers and is installed (with what degree of conventionality, who can say?) in a marital Kensington flat, whose modest lobby houses one occupied perambulator. He is rightly not satisfied with his existing endowment assurance policy. After all, Belisha crossings are not 100 per cent. secure; and, in the event of his death, the present cover is not greatly in excess of £1,000—a poor capital sum to leave to one adult and one infantile dependant. Moreover, he can afford a little more assurance, these days.

Again there are choices. If he wants the maximum immediate cover against death—supposing his place of work to involve

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particularly dangerous street crossings or his week-end motoring skill to be admittedly deficient—he might select a straight, whole life policy. For £17 10*s.* a year he can get immediate cover to the tune of a further £1,000, or, if he dreams of early retirement, £22 a year will purchase the same protection, with premiums ceasing at 60. I think, with that pram in the hall, he ought really to assure his life for an additional £2,000. A further endowment policy would be inappropriate. He could secure, at his present age of 35, £1,760 payable at 65 for an annual premium of £35 5*s.* 10*d.*, or £1,560, accruing at 60, for £40 11*s.* 8*d.* a year. But what with the cost of pram and household maintenance the annual sums payable would be near the upper limit of his premium-paying capacity, and he would have increased his immediate death cover by only £1,000.

In his present circumstances Mr. Vallance might perhaps consider a family protection endowment policy. For £34 8*s.* 2*d.* a year he can cover himself on the following lines. If he dies within 20 years, his dependants will be paid £120 per annum up to the twentieth year of the policy's life, and in addition a capital sum of £1,000 is payable at death or on the policy-holder's attainment of the age of 65. Furthermore, if before attaining age 60 he is permanently incapacitated and unable to engage in any work, his household will receive £100 a year up to the time of his death or his attainment of the age of 65, premiums being waived from the date of his disablement. On some grounds it might be argued that this is better value for him than a straight, whole life policy for £2,000 at roughly the same cost; but the cash value of that policy at 65 would be considerably greater, and therefore more attractive if he feels confident, as most people do, of longevity to that extent.

Once more a lapse of years. Tenant now, at 45, of a Surrey "gentleman's residence," at the top of his career and confessing reluctantly to Somerset House a taxable income of £2,000–£2,500 a year, Mr. Vallance thinks at times—in that ugly, wakeful hour that supervenes occasionally for all of us before breakfast—that in fifteen or twenty years' time his earning powers will no longer be at their peak. What are his prospects from assurance at the age of 65? He has his original (at age 25) endowment policy, then worth £2,130. Add—as I think we may reasonably do—a straight whole life policy for £2,000, taken up at 35 and giving at 65 a surrender value of £830. He can count at 65 on receiving £2,960. This is clearly inadequate; wisdom counsels a further assurance while the going is good. At 45, Mr. Vallance's life—assuming even that he has dealt distantly with the allurements that spell "cirrhosis all the way"—is no longer inexpensive to assure. Still, his premiums are, so far, costing him only about £60 a year. His present "peak" income warrants further provision for dependants or old age.

If he is thinking primarily in terms of the security of his wife and children, the eldest of whom is now 10, he may well be inclined to go for the maximum immediate cover against death. A further £1,000 can be assured at death for £25 10*s.* a year, or for £33 a year if premiums are to cease at 65. Alternatively, if there is a kindly uncle in the background who would cope with the problems of widow and orphans at need, £34 14*s.* 2*d.* a year would secure £650 payable at 60 or, more attractive, £27 2*s.* 11*d.* would purchase £725 payable at 65, the death cover in each case being £500.

Once more let us indulge in guess-work. Let us assume that Mr. Vallance, at 45, decides that he can afford something like £115 a year for assurance, thereby doubling the last-mentioned cover, and thus obtaining from his various policies the certainty of obtaining, if he is fortunate enough to live to 65, the capital sum of £4,410. He is then in a dilemma which can only be determined by reference to his, to us unknown, circumstances. If his savings from income or capital profits from investment or speculation are such that he has no present need of all the cash obtainable from his various policies, he will presumably allow his straight, whole life policy for £2,000 to run until his death, assuming always that he has personally impecunious dependants still living. If, on the other hand, his own savings for retirement are not large, and his children—now aged between 25 and 30—are quite capable of looking after themselves, Mr. Vallance may pardonably feel inclined to "cash in" to the limit at 65. His £4,410 invested at, say, 4 per cent., will bring him in the modest income of only £176 a year, exiguous enough even for country cottage existence eked out by such occasional incursions into the arena of business or literature as may become a retired man of affairs.

The assurance companies, however, offer an alternative to pure investment of the accrued yield of policies matured or surrendered. If he desires to make joint provision for his own old age and that of his wife, at the expense of their surviving, but presumably self-sufficient, heirs, he can purchase at the age of 65 a joint life and survivorship annuity, payable to both parties or to one surviving party until death, and yielding £7 9*s.* 6*d.* per cent. on the purchase price. Alternatively, if Mr. Vallance is by then a widower, he can secure at 65 an annuity yielding £10 2*s.* 10*d.* per cent. payable solely to himself, or, if his regard for the future needs of a surviving, but (from the angle of dress and beauty-parlour expenditure) economically not extravagant widow has certain limits, he can get at 65 an initial yield of approximately 8½ per cent. on an annuity whose return declines to about 5¾ per cent. on the death of one of its partner-recipients.

This sketch of the reasonable assurance history of an imaginary personage of the middle class does not pretend to be a comprehensive account of all available forms of life assurance and annuity purchase. Many alternative forms of cover exist, but the examples chosen are, I think, broadly typical of the sort of "savings-cum-investment" advantages which life companies offer. I only wish that I had planned my own cover with as much foresight as, we have assumed, our imaginary Mr. Vallance displayed.

INSURANCE FOR EDUCATION

By STEPHEN KING-HALL

My qualifications for tackling the subject of this article are two in number. In the first place, I have just paid off most of last term's school bills for two children and incurred some further liability by arranging for the departure to school of Number Three; in the second place, I have the honour to be a member of the Board of Directors of the United Kingdom Provident Institution, a mutual life office which pays particular attention to the subject matter of this article.

The trouble about insuring for education is that it should be undertaken at an early stage in married life when most young couples feel that they need all their income for current expenditure. On the other hand, accidents do happen, and a young husband may well contemplate with some anxiety the prospect of his widow being saddled with the responsibility of finding ways and means of educating the children. Assuming that most parents desire that their children should have educational opportunities at least as good as and preferably better than they have had themselves, the problem usually consists in finding about £200 a year for four years per child when the father is about 45 years old. This moment is very often the turning-point in a man's career. He is either one of the also-rans in the struggle for worldly success (and he need be none the less happy for that), or else he is on the threshold of big things. If in the former case, he is probably thinking of settling down somewhere into comfortable, if modest, retirement; in the latter case he is often obliged to live right up to his income. In both cases, school bills are a shock. The educational insurance policy is a wonderful shock-absorber and it ensures that the money will be there when it is needed.

In the first place, there is an insurance cover on the parent's life—if he dies, the fund will continue to accumulate without further payments and will be paid at the end of the arranged

period. And in the second place, it disciplines the savings plan. By attempting to accumulate an adequate fund in the form, say, of a bank account, there is no doubt that a man lays himself open to the temptation to use the money for some other purpose before it is needed for the child's education. On the other hand, if a man orders his banker to pay out the amount of the premium automatically as it falls due, the likelihood is that he will look upon this as a fixed charge on his income, and budget accordingly. Moreover, the real cost of the policy is reduced, since it qualifies for an allowance in respect of income-tax abatement.

The office with which I am connected has made a special study of this type of policy during the last 20 years, and we have found that the most popular is one which provides for a fund when the child reaches the age of 14–16 years. For instance, suppose a man aged 30 takes out a child's optional policy for 21 years when his child is born. He pays an annual premium of £28 17*s.*, which ranks for abatement of income tax (subject to statutory limitations). Assuming this to be at 2*s.* 6*d.* in the £ the net yearly outlay would be £25 4*s.* 11*d.* The sum for which the proposer is insured in the event of death is £727. If, after 14 premiums have been paid, the money is required for school bills, it can be obtained in four annual payments of £100 payable in advance. But this is not all. When the time comes for young John to go to school, a man may find that he is well enough off to pay for the education without using the insurance. In that case, if he likes, he can continue to pay the premiums and thus obtain a number of valuable options when John is 21.

In the case quoted above, he has the option (commencing as from the date of maturity) of effecting an assurance in the child's name, without evidence of health, by which a continuation of the payments of the premium will secure :

	Without Profits.	With Profits.
1. A Whole Life policy for	£4,584	£3,130
Or 2. An Endowment Assurance payable at death or at age 40	£1,838	£1,494
Or 3. An Endowment Assurance payable at death or at age 50	£2,614	£1,973
Or 4. An Endowment Assurance payable at death or at age 60	£3,433	£2,464
Or, without payment of further Premiums :—		
5. A Free Policy payable at death without Profits	£2,380	—

The above tabular statement translated into ordinary language means that the father who decides to carry on the policy in this way puts his son in a very enviable position on his 21st birthday. John can consider it an ordinary Endowment Policy and take cash ; but since the market value of the policy is now very high, the boy begins his life with a useful amount of capital behind him, and would be well advised to keep up the premium payments himself. Furthermore, the rate of premium is low—very much lower than could be quoted to a man signing his first proposal form at the age of 21. A third option allows the youth to take a free policy, thus making him a man insured for a substantial sum without any premiums to worry him at all.

Another point about these educational assurances is this. If a man spends money on his children in their early years, it might not prove of real benefit ; but if an annual sum is invested in insurance, it not only insures the child a policy on the best terms possible, but it avoids any ultimate difficulty in getting insured at all on account of ill-health, occupation or foreign residence. In short, it ensures that the child will be insured.

As I was collecting the notes for this article, I came across an interesting example of how a boy can benefit from one of these children's optional policies. His father effected a policy some years ago and the son is now joining the R.A.F. If that young man came to us with a proposal for a new policy we should be obliged to charge him a heavy extra premium to cover the special risks of R.A.F. service. As matters stand at present, he will be covered (in his case when he is 25) under the existing child's policy for a substantial sum without paying any extra premium.

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A GROUP INSURANCE SCHEME

From a Correspondent

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When a Staff pension scheme was introduced in July, 1935, the response was enthusiastic: 99 per cent. of the eligible employees applied for membership. All staff employees who had six months service and had attained the age of 21 years were eligible; the retiring ages are 65 for men and 60 for women. The basis of the contributions for current and future service pensions is on agreed salary classes ranging from £80 a year to £1,000 and over, and contributions are paid according to the salary received, the Company contributing on a 50-50 basis with the employee. In addition to pension benefits each member becomes covered for life assurance, the cost of which is borne entirely by the Company. On death a man's dependants are paid the equivalent of a year's salary, *plus the return of all contributions paid in by him.*

With regard to past service, for such staff employees as had over 6 months service and joined the scheme at its inception, the Company undertook to pay a yearly premium to secure for all such employees at the age of 65 (provided they continued in the employment of the Company until then) a pension for all past service, equivalent to 50 per cent. of the full rate of pension for future service based on the salary class in which each man was, at the time the scheme commenced.

Supplementary schemes provide for employees who, though not members of the office staff, are not classified as workpeople, such as Foremen and Establishment Staff, under which category come Chauffeurs, Works Ambulance Men, Watchmen, Canteen Workers and so on. There is a flat rate of contribution in these cases, irrespective of the rate of wages received; life assurance benefits are also secured for these employees, and so are past service benefits, at the Company's expense, so that every employee in these classes who joined the scheme at its inauguration receives at the age of 65 in the case of men, and 60 for women, a pension of £52 per annum.

The Staff scheme is compulsory for all new employees, and pensions are paid for a minimum period of 5 years, so that if an employee dies within a year of retirement the payment of the pension will continue to his dependants for a period until 5 years after the date of retirement.

Little more than a year after the Staff scheme had been inaugurated, a scheme for the workpeople was drawn up and offered to all sections of the employees on the works payroll who fulfilled the requisite conditions of membership, viz., two years service with the Company and the attainment of the age of 21 years. The basis of the contributions for future and current pensions for these employees is divided into two sections: (*a*) Men earning 50*s.* and under per week contribute 1*s.* per week; (*b*) Men earning over 50*s.* per week contribute 1*s.* 6*d.* per week. The Company in effect contributes approximately the same total amount as the workpeople, but by arrangement this contribution is apportioned so that the lower paid men are credited with a higher proportion of the Company's contribution, and the higher paid men with a lesser proportion, the effect being that all employees, irrespective of their rage of wages, receive the same amount of weekly pension.

All workpeople who are members become automatically covered for life assurance benefit amounting to £103, payable on the death of the member, *plus the return of all contributions paid in by him.* This provides, if so decided, for a lump sum payment of £25 (for funeral expenses) plus 30*s.* a week for a year payable to the man's dependants. The administration of the payment of this benefit is in the hands of the Company, who have set up at each works a committee consisting of management representatives and workmen who know the circumstances of each employee and can, therefore, advise as to the most equitable method of applying the life assurance payment for the benefit of the man's dependants. This method has now been in operation for nine months and is working admirably; the number of deaths has been 78. The membership is 16,000 employees.

Past service benefits were secured to workmen who were eligible to join at the inception of the scheme and elected to do so; the cost thereof is borne by the Company. Thus any man of the age of 45 or over who had completed two years service with the Company at the inception date was guaranteed a minimum pension of 10*s.* per week at the age of 65, provided he was continuously employed with the Company until then. The scheme provides that for every year of service with the Company the member is entitled to a pension of 6*d.* per week, so that a man of 21 who joins the scheme and works continuously until he has reached the age of 65 is entitled to 22*s.* per week.

Permanent disablement benefits are payable to men who have to cease work on account of ill-health or accident; this means that on a man being declared unfit for work he will receive the equivalent of his life assurance benefit spread over a period of 3½ years, *and in addition will have all his own contributions refunded.* To provide for periods of short time working or suspension due to trade fluctuations, the Company agrees to advance a man's contributions for a period up to 13 weeks. These contributions he can refund by instalments on his return to work. With the busy conditions obtaining in the steel trade to-day there is no immediate need for this provision, but the safeguard is there for times when trade is less prosperous than under present-day conditions.

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The whole scheme is assured by the Legal and General Assurance Society. This simplifies the question of transfer within the Company if a man should become eligible for another section of the scheme on transfer from workman to staff or vice versa. It is the largest single scheme of group and life assurance that has yet been launched. The Staff scheme is centrally administered from the Head Office of the Company; the Workmen's scheme is operated from each works. Systems have been introduced whereby a complete day-to-day check is kept, and it is interesting to note that no extra staff has been necessary to operate the scheme. When the Workmen's scheme was offered to the various works of the Company, the Works Councils which exist at each works (composed of representatives of the workpeople with a percentage of the management co-opted) and whose function it is to deal with and organise any matter touching the general welfare of the workpeople in their relationship to the Company, were asked to give their help in advising the men and guiding them in understanding the working of the scheme; inquiry bureaux were established throughout the various works where men could consult their Works Council representatives and ask for points which they could not understand to be cleared up.

To sum up. All employees of the Company who joined at the inception of the schemes are covered for:

(*a*) Life Assurance benefits which are paid for entirely by the Company.
(*b*) Past service benefits, the cost of which is also borne by the Company, and which provide for the older men who have years of past service but not long enough service in prospect before retirement to earn an adequate pension.
(*c*) Benefits in case of permanent disablement, accident or illness, paid for by the Company.
(*d*) Future pension benefits the contributions for which are shared by the employee and the Company.
(*e*) An assured pension for life with a minimum payment for five years after retirement, should the recipient die meanwhile.
(*f*) Return of all contributions paid in on leaving the service of the Company.

Membership of the pension scheme is now compulsory on all new employees of the Company, who become eligible for all the above benefits, except past service benefits.

The launching of these pension schemes, as was to be expected, has had the effect of dispelling the uncertainty with which employees regarded the future and has taken off them a great part of the burden of making adequate provision for their old age and for their dependants. This is particularly marked in the case of the older employees who will benefit very considerably by virtue of the past service pensions provided for by the Company; in most cases they are men who have been in the Company's service for years and who until the inauguration of the scheme, which provides for all contingencies, probably had nothing to look forward to in the future except a bare existence from State funds.

To what extent a pension scheme such as this will be an inducement to employees to stay in the Company's service it is difficult to say. With the older employees who have years of past service secured for them it will be an anchor, but the extent to which it will hold the younger men is difficult to assess until the scheme has been in operation for a longer period. From the Company's point of view, the pension scheme has provided the solution of a problem which every undertaking that has any consideration for its older employees must face, and that is the retirement of men who have served loyally and faithfully over a period of years, once they have ceased to be fit for work.

SOME BY-WAYS OF INSURANCE

By THERSITES

Readers of the daily press may have noticed recently occasional paragraphs about losses which have fallen on Lloyds' underwriters and some insurance companies in connection with policies guaranteeing the success of films. They may have wondered what business the insurance market can have with the box-office receipts of the movies, and what special knowledge it may possess to guess correctly the number of pounds that any particular picture will draw. And they will not be the only people so to wonder. For a long time this by-way of insurance has been the subject of curious comment and inquiry among insurance men and gossip has been in circulation for over a year. It has been in many ways a strange episode, but in no way stranger than this, that the whole insurance has been in the hands of two firms of insurance brokers and might appear prima facie to run contrary to a general undertaking, which has been in force among underwriters since 1923, not to write credit insurances. Doubtless there is some good reason which distinguishes this form of guarantee from others, but much bewilderment has been expressed by those who are not in direct touch with the business, and great interest will be felt in the ultimate consequences of this peculiar expedition among the by-ways of insurance.

That the opportunity of opening up a new by-way was eagerly welcomed is not surprising, for it is the ambition of everyone who deals in insurance to find some hitherto undiscovered risk that can be insured and to get the appropriate public interested. The by-way of to-day is the by-pass of to-morrow, and the agent or broker who can get his feet on to it before his rivals may with luck make his fortune while others less enterprising are grubbing along the old beaten track picking up the halfpence of which their humdrum incomes are made up. The English broker who was in San Francisco immediately after the earthquake and on the ruins of the city built the foundations of a great insurance connection with the United States; Mr. Carpenter, an American broker, who thought of a new method of re-insurance and gave his name to a simple but effective system which may be said to have revolutionised re-insurance in America and considerably

Insurance Supplement

Arrangements have been made to have available a limited number of extra copies of this issue containing the Insurance Supplement. Readers or Offices wishing supplies should communicate with the Publisher without delay.

Reprint of Insurance Table

As usual reprints of the Life Assurance and Annuity Comparative Table appearing on page 52, will be available shortly. Particulars and prices on application.

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influenced the re-insurance business in this country; above all Mr. Cuthbert Heath, still happily with us, who fifty years ago, in the face of ridicule and much hostile criticism, broke away from tradition and opening up one by-path after another established four separate businesses of very great strength and importance and taught the public what insurance could do for them—all these men were pioneers who opened up new tracts of fertile country. When we remember that fifty years ago burglary insurance was unknown and that Mr. Heath, writing the risk for the first time, was considered a dangerous revolutionary, we get some idea of how quickly a by-path may develop into a main road.

It is not, of course, every experiment in insurance that ends in triumph. Some unhappily end in disaster, and many of them from their very nature are restricted and can never produce a really big account. One example of this kind is the policy that protects a litigant who has won his case in the first court against the risk of losing it on appeal. There are not enough of these cases to make the business widely attractive and profitable, and the premium asked is often so high that the litigant prefers either to run his own risk or come to a compromise with the other side based on his success in the lower court. Occasionally, too, a manufacturer who has had complaints from neighbours about loss of amenities will wish to cover himself against the risk of actions being brought against him; but an insurance of this kind is obviously difficult and is never likely to grow into a bit thing, though these odd forms of insurance lumped together make a fairly considerable total, and underwriters who know how to go about the business manage to accumulate quite a large and often a profitable book of miscellaneous risks.

Of the lesser known insurances one perhaps may have particular mention because the volume of premium, though not large, is substantial and because it touches on a problem of great importance to the community. Libel insurance was begun experimentally some years before the war, and it is believed that the originator of the idea was Sir Malcolm Campbell, who at that time devoted to the practice of insurance broking the speed and initiative which he has since given to the racing track. Properly conducted this form of insurance is both legitimate and useful, and if it had had reasonable luck it might have developed into a profitable business. But, unfortunately for the underwriters who have tried their hand at it, it has fallen, like the seed in the gospel, on stony ground, and in general it is to-day an unpopular type of risk even with the most enterprising underwriters. One by one, underwriters have essayed to make money out of it and given it up, and at present the libel market consists—apart from a mutual company which writes specialised and carefully selected risks—of one syndicate and one company which is half in and half out of the market. The market in fact hangs on a thread and might at any moment disappear.

The reason for this bad state of things lies in the attitude of courts and juries and in the outrageous damages given for the most trivial libels. When a singer who is said to have sung the word Pilot as though it were spelt Pi-hi-lot—a vagary technically known as the intensive H—gets nearly £2,000 in damages for the slur thrown on to his professional skill, it is clearly difficult either for a newspaper to keep its feet in the narrow path of rectitude or for an underwriter to gauge the risk and fix an appropriate premium against his backsliding. When a comic article on rat-catching is seized on by a local resident as a recognisable description of his own Sabbath-day activities and made the grounds for damages of nearly £100 plus costs, it is clearly dangerous to be funny even without the mention of names and equally dangerous to cover the funny man against the risks inherent in his rollicking humour. Certain topics and certain types of comment are obviously dangerous, and libel underwriters have recently tried to protect themselves against one notorious pitfall by inserting a clause in their policies freeing themselves from liability for any claim based on a reference to the present Duchess of Windsor.

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Curiously enough publishers, from the underwriters' point of view, are less desirable than newspapers, the two richest sources of libel in books being fiction and memoirs. Fiction has become more dangerous largely because the Victorian reticence on matters of sex has gone by the board, and it seems to be a growing practice of young folk with literary ambitions to capitalise any intrigue in which they have been engaged by describing it in detail in a first novel—solemnly assuring their literary agents and their publishers that it is pure fiction. Memoirs are dangerous, because a faulty recollection or a casual word unhappily employed may lead to almost any interpretation. Lawyers' memoirs are most dangerous of all, and perhaps the most remarkable of all recent actions arose out of the three words " this mysterious baby," which appeared in a book written, vetted and introduced by some of the most distinguished lawyers of our time. As a really efficient poet can make all the charm of all the Muses often flower in a lovely word, so these great men of the law managed to make an expensive libel flower in one lonely word "mysterious."

INSURANCE SHARES

By DIVES

THE holder of insurance shares has not been enjoying this year the capital appreciation which he has come to expect from this market as a right. In fact, there has been quite an unpleasant fall. The Actuaries' Index of Insurance Shares (December 31st, 1928 = 100) stood at 135.1 at the end of last year and fell rapidly to 121.8 on February 23rd. With the coming of the companies' reports in March and April some recovery occurred and by the end of May the index stood at 125.8. Since then there has been a gradual decline and at the moment of writing the index is 123, at which level the average yield is 3.55 per cent., as compared with 3.16 per cent. at the end of last year.

At first sight this fall in insurance shares appears contradictory. In the first place, although underwriting profits as a whole in 1936 were slightly lower than they were in 1935, the number of increases in dividends kept up the 1935 record. Eagle Star, General Accident, Legal and General, Pearl, Planet, Prudential Assurance (on its " A " shares), Scottish Life and Sun Life all raised their dividends and in addition Legal and General paid a centenary bonus of 5*s.* tax free per £5 share and capitalised a further 5*s.* per £5 share. In the second place, the annual reports and the speeches of the chairmen were by no means discouraging. No exceptional losses have been suffered or are expected. The exaggerated reports of losses suffered in Spain were dismissed by the chairmen of most of the big companies with the assurance that, under the Spanish Commercial Code and by reason of the general conditions of ordinary fire policies, no legal liability would be admitted for the damages incurred in the Civil War. It is now the practice of all insurance companies and underwriters to exclude war and civil risks from the insurance of property on land. As Sir Edward Mountain said at the General Meeting of the Eagle Star, " this risk (war and civil war) has so materially altered during the last few years that it was unanimously agreed that it had become a hazard that could not properly be accepted by insurance companies or Lloyd's. Fires created by aeroplane attacks or defence might be of such magnitude that the resources of even the richest companies might not be adequate to meet their liabilities." In the third place, although insurance companies have suffered depreciation on their investments as a result of the fall in the gilt-edged market, they can now invest new money at a higher average net yield and, at the same time, they can look forward, with the further expansion of trade, to an increasing volume of business. The fall in insurance shares this year can, therefore, be attributed to only one factor, namely the downward pull exerted on all " gilt-edged " shares by the rise in the long-term rate of interest. Because the yield on 2½ per cent. Consols has risen from 2.95 per cent. to 3.35 per cent. between

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December last and the end of June, the average yield on insurance shares has perforce had to rise from 3.16 per cent. to 3.35 per cent. The holder of insurance shares may derive some comfort from the fact that his income remains unimpaired and that the long-term outlook for insurance company equities remains unaffected.

In the following table will be seen the dividends paid in 1936, together with the yields at present market prices, of the shares of the leading composite companies. I have added a column showing the ratio of net interest earnings (plus life profits) to the net cost of dividends and interest paid.

	Ratio of Net Interest Earnings to Net Cost of Dividends and Interest.	Dividends.	High, 1937.	Present Middle Price.	Gross Yield %. £ s. d.
Alliance £1	84%	18/-	31¼	27½	3 4 10
Alliance £20, £2/4/0 paid		18/-	30½	26	3 8 7
Commercial Union £1	75%	40%	10 5/8	10 1/32	3 15 4
Eagle Star 10/-	127%	2/9	£4 1/8	4 1/8	3 6 8
General Accident £1, 5/- paid ...	107%	3/4¼	6 1/8	5 3/32	3 1 10
London and Lancashire £5, £2 paid	88%	20/-	35½	31	3 4 0
North British and Mercantile £1/5/0	114%	6/3	14	12¼	2 10 0
ditto £1/5/0, 6/3 paid		6/3	14	12	2 11 7
Phoenix £1	95%	12/-	16 3/4	16½	3 12 2
ditto £10 shares, £1 paid ...		12/-	15½	15¼	3 17 5
Prudential "B" £1, 4/- paid ...	89%	2/- t.f.	114/4½	109/-	2 8 6
Royal £1, 10/- paid	92%	6/6	9¼	8 3/4	3 11 9
Royal Exchange £1 stock	125%	30%	11 3/32	10 1/32	2 19 3

There seems to be no reason why the regular increases in dividends should not be continued.

With regard to the 1937 earnings outlook for these composite companies, some chairmen were more optimistic than others, the optimists stressing the increase in business and the pessimists the increase in expenses and taxation. As regards their Fire Departments, the prospect is not unfavourable. So far this year there has been a reduction in fire losses, both in the U.S.A. and in Great Britain. The highest profit ratios in the Fire Departments last year were as follows: General Accident, 20 per cent. of the premium income; Alliance (with a premium income 3¼ times as large as that of General Accident), 16½ per cent.; London and Lancashire, 13 per cent.; and Guardian, 12½ per cent. As regards Marine Insurance, there appears to be a divergence of opinion among the chairmen as to the immediate outlook. It is conceivable that the increased cost of ship repairing may adversely affect the profit ratio. In the Accident and General Departments, the most important constituent is motor-car insurance, on which the profit ratio is comparatively small. The motor results in 1936 were better than in 1935, and there is no expectation of any marked change in 1937. On the whole, the underwriting results of 1937 should compare not unfavourably with those of 1936.

As regards the life companies, the expansion of the national income should have its stimulating effect upon new business. New business records were achieved in 1936 and there is every reason to expect a fresh record in 1937. The next table shows the yields on the leading life assurance shares.

	1936 Dividend.	High, 1937.	Present Price.	Gross Yield at Offering Price. £ s. d.
†Britannic £1	10/- tax free	24 1/8	20¾	3 4 8
Legal and General £5, £1/5/0 paid...	11/- tax free, inc. 2/- bonus*	34¼	27 1/8	2 13 7
†Prudential "A" £1	19/0⅔ tax free	37½	33 1/16	3 14 11
Sun Life £1	4/- tax free	8 3/32	8 3/32	3 4 8

* Also Centenary bonus 5/-. † Industrial life companies.

Life assurance shares especially must be expected to move in sympathy with the gilt-edged market.

All insurance companies are now liable to the new N.D.C., but like investment trusts they are protected against double taxation in respect of that part of their income derived from dividends on preference and equity shares. Having regard to the higher yields now obtainable on new investments the burden of N.D.C. is not of great importance. On the other hand, restrictive legislation is becoming a matter of increasing concern to the composite companies with foreign business. Mr. Rothschild, at the General Meeting of the Alliance, referred to the Act for nationalisation passed in the Irish Free State, to the demands for increased deposits in France and other countries, and to the general withdrawal of British companies from Mexico. Restrictive legislation last year was threatened or passed in some twenty different countries. Even in this country there is a demand for nationalisation of industrial life insurance which is not entirely confined to the Socialist Party. I do not suggest that interfering Governments will cause insurance shares to lose their popularity among investors, but shareholders should be warned that an early recovery in the market appears unlikely in view of the prevailing weakness of British Government stocks.

NOTES ON TABLE OF LIFE ASSURANCE AND ANNUITY COMPARISONS

By T. EGGINTON PAULL, F.S.S.

In taking stock of the actual results of Endowment and Whole Life Assurances shown in the table on p. 52, it is interesting to note that the With Profit Endowment Assurances yield as much as 4 per cent. compound interest, while a Whole Life Assurance, with an assumed claim at age 65, yields 5 per cent., allowing the average actual income tax rebates given over the periods.

The Whole Life Assurance for a £10 per annum premium starts off with 37½ per cent. more assurance than the With Profit Endowment, and this margin increases from year to year. The Endowment Policy would enable a man to obtain, for £10 a year premium which he has paid for thirty years, a pension of about £45 a year for the rest of his life. If the Whole Life Policy-holder who became 65 this year surrendered his policy, he would obtain £500. This would enable him to obtain a pension for life of £50.

The income of British Life Assurance institutions now amounts to more than £214,000,000 a year—over £95,500 a working hour. The business in force amounts to over £3,300,000,000, or an average of £73 per head of population. The Funds amount to well over £1,260,000,000, or an average per head of the population of £28.

The Endowment and Whole Life Assurance columns of the table aim at providing an accurate index of past results within the limits indicated and show the sums assured at present rates, based on a common premium of £10. It should be borne in mind that future bonuses depend on future profits, and that the future trend of interest rates on investments, the investment skill or luck of the management, and other all-important factors cannot be foreseen. In fairness it should be mentioned that certain companies give more favourable rates for larger policies.

The table does not apply to proposers who reside in tropical climates or who are engaged in hazardous occupations. The Annuities Table (columns 7 to 10) shows the annual income payment for life (one-half payable every six months) which is purchasable for £100. Again, it should be mentioned that better terms are sometimes given for larger policies and some companies allow for fractions of a year in the proposer's age.

The table emphasises the need of care on the part of policy-holders in selecting an office for the policy required, apart from the question of the right kind of policy for individual requirements. The mortality statistics of insured lives go to prove, even more than the table of general population figures, that the comparison of Whole Life Assurance results go beyond age 65.

The results of With-Profit 30-year Endowment Assurance policies maturing this year, at age 60, on a £10 premium show a difference between the lowest and highest of nearly 38½ per cent. The difference in the non-profit Endowment Assurance (column 2) at present rates reveals a difference of over 21 per cent., and the Whole Life Assurance with profits, taking actual results (assuming death at age 65) and present non-profit rates, shows a difference between the lowest and highest in their respective schedules of 60 per cent. (column 4), and 36 per cent., column 5. The Annuity results differ by 17 per cent. in the income for a given capital.

1937

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